

Identity Theft - It can happen to you!

Latest figures from the Home Office show that identity theft is one of the fastest growing crimes in the UK at a rate of 500% per year. It can happen to anyone and unlike other crimes you may not know that you have become a victim until weeks or months later. By this time the damage is done and it can take months to resolve. However by becoming more aware of identity theft and by taking some simple steps to protect yourself you can avoid becoming a victim.

How do they do the thieves do it?

Firstly they obtain personal information by:

- Stealing your wallet or purse containing personal information such as identification, credit or bank cards.
- Searching your rubbish. Information in the bin such as bank statements, pre-approved credit offers and welfare benefit notifications can provide a thief with the tools to start stealing your identity.
- Diverting your mail by completing a 'change of address' form.
- Stealing important documents from your letterbox e.g. ATM cards, bank and credit card statements and new cheque books.
- Obtaining information from unsecure sites you have used on the internet.
- Buying personal information from an inside source at a legitimate business, such as a shop assistant who 'skims' your credit card when you make a purchase i.e. transfers your information to a blank credit card using a small device that copies the information on your cards magnetic strip.
- Conning you into providing personal information over the phone or by email
- Using hidden devices to monitor your ATM transactions or standing close behind you in the queue to watch your transaction.

How do I protect myself?

The following tips will help protect your identity and prevent criminals from committing fraud in your name:

- Order a copy of your credit report. By doing this regularly you will be alerted to any unauthorised activity. It will cost £2 to order a copy through one of the three main reference agencies Call Credit, Equifax or Experian.
- Avoid using obvious passwords such as telephone numbers and birth dates and don't use the same password on more than one account. Be careful writing your passwords down or storing them on your computer.
- Keep your personal information secure. If you share accommodation keep personal documents in a secure place, preferably a lockable drawer or cabinet.
- Be wary of people acting suspiciously at ATM's and avoid using ATM's which look like they have been tampered with.
- Check statements immediately and contact the company concerned if any unfamiliar transactions are listed.
- Destroy bills, receipts, credit or debit card slips, bank statements or unwanted post in your name, preferably using a shredder.
- Avoid giving personal information over the phone, by mail or the internet and only if you have initiated contact. Always ask why information is needed and don't be afraid to say no.
- If you move house, tell all relevant organisations and ask the Royal Mail to redirect any mail to your new address for at least a year.

What should I do if I become a victim of identity theft?

The quicker you act, the better:

- Report it to the police and get a crime number or incident-reference number.
- Immediately report any lost or stolen credit cards, debit cards or documents to the relevant organisations.
- If you suspect your post has been stolen or fraudulently redirected, contact the Royal Mail.
- Consider a CIFAS Protective Registration. For a small fee, a warning will alert most lenders to the fraud, meaning they will take extra care when dealing with applications in your name.
- Get a copy of your credit report from the three credit reference and check for credit applications and accounts you do not know about. Experian provide a Victim of Fraud service, phone: 0870 241 6212
- If your details are being used at another address, contact the Mailing Preference Service and arrange to remove your name from any mailing lists. This service is free.

Useful websites:

www.getsafeonline.org

www.identity-theft.org.uk