

Protecting yourself from identity fraud

Advice for bank customers

The terms '**identity theft**' and '**identity fraud**' are often used very loosely to describe any situation where personal details are stolen for criminal gain.

Identity fraud

Identity fraud happens when fraudsters use a false identity or somebody else's identity details to support their criminal activities by obtaining goods or services through deception. Identity fraud also happens when criminals use genuine but falsely obtained documents, such as passports or national insurance cards, to travel or obtain services under someone else's identity.

Identity fraud involves using identity information belonging to an individual or an organisation to open accounts; fraudulently access public sector and welfare services; apply for credit; and/or obtain goods and services. It can also involve the production of counterfeit documents. Stealing an individual's identity does not, on its own, constitute identity fraud – an important distinction to make.

Identity theft

Identity theft is the misappropriation of another person's identity – for example: their name, date of birth, current or previous addresses – without their knowledge or consent. Also known as impersonation fraud, identity theft happens when fraudsters access enough information about someone's identity to commit identity fraud. In the case of individuals, identity theft can take place whether the fraud victim is dead or alive.

Identity theft can lead to fraud that has a direct impact on a person's financial position. What's more, it costs the government and financial services industry many millions of pounds every year.

For more clarification on these definitions, visit <http://www.identitytheft.org.uk>.

How identity fraud works

A thief steals your identity, possibly by taking your bank details or personal bills; or by accessing your details through open sources such as the internet, social networking sites, births and deaths registers etc.

Alternatively, you might reveal enough information for a criminal to steal your identity by replying to a fraudulent email. For example: an email advising you that you have won a prize in a foreign lottery.

Fraudsters use your identity details to:

- Open bank accounts
- Obtain credit cards, loans and state benefits
- Order goods in your name
- Take over your existing accounts.

They could also use your details to obtain genuine documents such as passports and driving licences in your name.

Not only can identity theft have a potential impact on your personal finances, it could also make it difficult for you to obtain loans, credit cards or a mortgage until the matter is resolved.

How to recognise identity fraud

You may be a victim of identity fraudsters if:

- You have lost or had important documents such as your passport or driving licence stolen
- You have not received any post at all or if post you expected from your bank has not arrived
- Items have appeared on your bank or credit card statements that you do not recognize
- You identify entries on your personal credit file from organisations you do not normally deal with
- You apply for a state benefit but you are told that you are already claiming it
- You receive bills, invoices or receipts addressed to you for goods or services you haven't bought

- You have been refused a financial service, such as a credit card or a loan, despite having a good credit history
- A mobile phone contract has been set up in your name without your knowledge
- You have received letters from solicitors or debt collectors for debts that aren't yours
- Financial institutions that you do not normally deal with contact you to chase an outstanding debt.

What you should do

ALWAYS act quickly and do not ignore the problem. Even though you didn't order those goods or open that bank account, the bad debts will end up in your name and address.

When the fraud involves plastic cards, online banking or cheques

If you believe you are a victim of identity fraud involving plastic cards such as credit and debit cards, online banking or cheques, report it to your bank **as soon as possible**.

Your bank will then be responsible for undertaking further verification and investigations, and, if appropriate, reporting cases of criminal activity directly to the police. The police will then record your case and consider whether to carry out follow-up investigations.

Consider contacting CIFAS – the UK's Fraud Prevention Service to apply for protective registration. Once you have registered, CIFAS members will carry out extra checks whenever anyone applies for a financial service using your name and address.

When the crime involves other identity frauds

With identity fraud that does not involve plastic cards, online banking or cheques, report the matter to the relevant organisation in the first instance. Depending on their advice, you should then alert your local police force.

You should report all lost or stolen documents – such as passports, driving licences, plastic cards, cheque books – to the relevant organisation.

Notify Royal Mail if you suspect your mail is being stolen or that a mail redirection has been fraudulently set up on your address. The Royal Mail's investigation unit will be able to help you.

Obtaining your credit file

Your personal credit file will show which financial organisations have accessed your details. You can help to keep your personal information secure by regularly obtaining a copy of your credit file from any of these credit reference agencies: Callcredit, Equifax or Experian. (Some agencies offer you secure online access to your credit files.)

Examine your credit file in detail. If you find entries relating to organisations you do not normally deal with, contact them immediately. Keep a record of all your actions, including the people you spoke to and when, and copies of all letters you sent and received.

Accessing free advice

If you suspect someone else has used your personal details fraudulently, you can access free assistance through the Credit Reference Agencies' Victims of Fraud Service. For more information, visit www.identitytheft.org.uk/victims-of-fraud-service.

Other sources of advice

Banksafeonline – www.banksafeonline.org.uk

Get Safe Online – www.getsafeonline.org.uk

CIFAS – www.cifas.org.uk

Crimestoppers – www.crimestoppers.org.uk

If you lose any important documents or mail:

Royal Mail

Identity and Passport Service

Driver and Vehicle Licensing Agency

For advice on keeping your documents and money safe while travelling:

Foreign & Commonwealth Office