



If you think you are a victim

Act quickly to make sure that you are not liable for financial losses caused by criminals using your identity.

- Report lost or stolen documents, such as passports, driving licences, credit cards and chequebooks, to the organisation that issued them.
- Consider contacting CIFAS – The UK's Fraud Prevention Service to apply for protective registration if you believe you are a victim of identity fraud or at risk of becoming one. Once you have registered, CIFAS members will carry out extra checks whenever anyone, including you, applies for a financial service using your address. They do this to make sure that a criminal is not trying to commit fraud by pretending to be you. You will have to pay a charge for this service.
- If someone has fraudulently opened an account in your name, contact the company concerned immediately.
- Contact your bank or credit-card company to report suspicious transactions on your statement.
- Get a copy of your personal credit file and report any suspicious entries. Report the matter to your local police and ask for a crime reference number.

Who can help?

To get your credit file

Callcredit plc

Consumer Services Team,
PO Box 491, Leeds LS3 1WZ
Phone: 0870 060 1414
Website: www.callcredit.co.uk

Equifax plc

PO Box 1140, Bradford, BD1 5US
Phone: 0870 010 0583
Website: www.equifax.co.uk

Experian Ltd

PO Box 9000,
Nottingham NG80 7WP
Phone: 0870 241 6212
Website: www.experian.co.uk

Information about identity theft

APACS – the UK payments association

Mercury House, Triton Court
14 Finsbury Square,
London EC2A 1LQ
Phone: 020 7711 6200
Website: www.apacs.org.uk

Bank Safe Online

Website:
www.banksafeonline.org.uk

British Bankers' Association

Website: www.bba.org.uk

CardWatch

E-mail: cardwatch@apacs.org.uk
Website: www.cardwatch.org.uk

CIFAS – The UK's Fraud Prevention Service

Website: www.cifas.org.uk

CIFAS Protective Registration Service (provided by Equifax)

PO Box 1141, Bradford BD1 5UR
Phone: 0870 010 2091
E-mail: protective.registrationuk@equifax.com

Financial Services Authority

Phone: 0845 606 1234
Minicom and textphone:
08457 300 104
Website: www.fsa.gov.uk

Reporting the theft or loss of post and documents

Driver and Vehicle Licensing Agency

Phone: 0870 240 0009
Website: www.dvla.gov.uk

Royal Mail

Phone: 08457 740 740
Website: www.royalmail.com

UK Passport Service

Phone: 0870 521 0410
Website: www.passport.gov.uk

General fraud prevention

Crimestoppers

Phone: 0800 555 111
Website:
www.crimestoppers-uk.org

Foreign and Commonwealth Office

Phone: 0870 606 0290
Website: www.fco.gov.uk

Fraud Reduction Website

Website: www.uk-fraud.info

Home Office

2 Marsham Street,
London SW1P 4DF
Phone: 020 7035 4747
Website: www.homeoffice.gov.uk

The Home Office Identity Fraud Steering Committee takes no responsibility for the information provided in external websites.

www.identitytheft.org.uk


Home Office



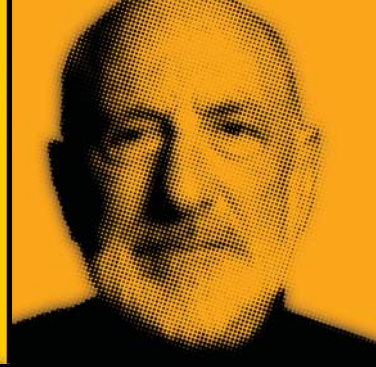

Home Office

Identity Theft

Don't become a victim

This leaflet provides advice on:

- what you can do to protect yourself against identity theft and fraud;
- what to do if it happens to you; and
- where to get further help.



What is identity theft?

Your identity and personal information are valuable. Criminals can find out your personal details and use them to open bank accounts and get credit cards, loans, state benefits and documents such as passports and driving licences in your name. If your identity is stolen, you may have difficulty getting loans, credit cards or a mortgage until the matter is sorted out.

Things to look out for

You may become a victim of identity theft if:

- you have lost or had stolen important documents such as your passport or driving licence; or
- post expected from your bank has not arrived or you are receiving no post at all.

You may already be a victim of identity theft if:

- items have appeared on your bank or credit-card statements that you do not recognise;
- you applied for a state benefit but are told that you are already claiming;
- you receive bills, invoices or receipts addressed to you for goods or services you haven't asked for;
- 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; or
- you have received letters from solicitors or debt collectors for debts that aren't yours.

How to protect yourself

Security tips

Regularly get a copy of your personal credit file (this costs as little as £2) from a credit reference agency to see if it includes any entries you do not recognise.

Royal Mail offers a redirection service to help prevent identity fraud when you move house. Consider asking Royal Mail to redirect any post from your old address to your new one for at least a year. You will have to pay a charge for this service.

If you move house, also tell your bank, credit-card company and all other organisations that you deal with, as soon as possible. To check that your personal details are secure, get a copy of your credit file two to three months after moving.

Always be careful if other people have access to your post. Contact Royal Mail if you think your post is being stolen. Check whether a mail redirection order has been made in your name without your knowledge.

Credit and debit cards

Cancel any lost or stolen credit or debit cards immediately. Keep a note of the emergency numbers you should call.

Be careful to keep your personal information secure when using your card over the phone, on the internet or in shops by making sure that other people cannot overhear you or see your personal information.

Look after your personal documents

- Keep your personal documents in a safe place, preferably in a lockable drawer or cabinet at home. Consider storing valuable financial documents (such as share certificates) with your bank.
- If your passport or driving licence has been lost or stolen, contact immediately the organisation that issued it.
- Don't casually throw away documents such as bills, receipts, credit- or debit-card slips, bank statements or even unwanted post in your name. Destroy unwanted documents, preferably by using a shredder.
- Check statements as soon as they arrive. If any unfamiliar transactions are listed, contact the bank or company concerned immediately.

Password tips

Never give personal or account details to anyone who contacts you unexpectedly. Be aware that a bank will never contact you to ask you for your personal identification number (PIN) or for a whole security number or password. Keep them secure.

Don't use the same password for more than one account and never use banking passwords on other websites. Using different passwords makes it harder for criminals to access your accounts. Avoid using your mother's maiden name or family dates of birth as passwords. Keep passwords safe and never record or store them in a way which leaves them open to theft, such as in your purse or wallet.