

- Make secure arrangements to receive your mail.
- In order to put matters right, you will have to make telephone calls and write e-mails or letters. Make sure that you keep a record of all these communications. Send letters by recorded or special delivery and keep track of how much time you spend dealing with the problem.
- Beware of companies who offer to 'repair' your credit file for a fee. They may charge you for services or documents that you could easily obtain for less (or for free) yourself.
- Consider closing your existing accounts, destroying all cheques and cards, and then re-opening new ones.
- Consider taking out CIFAS Protective Registration. This will flag to potential lenders that you have been a victim of identity fraud. Greater security measures will therefore be taken to ensure that any further application is genuine. (See section for further information and contact details).

## Request a copy of your Credit File/Report

Credit Files cost from £2 and are available from the UK's main credit reference agencies:



Experian Ltd,  
Consumer Help Service  
PO Box 9000, Nottingham,  
NG80 7WP  
Tel: 0844 481 8000  
www.experian.co.uk



Equifax Ltd,  
Credit File Advice Centre  
PO Box 1140, Bradford, BD1 5US  
Tel: 0844 335 0550  
www.equifax.co.uk



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

Your credit file shows most credit accounts opened in your name, plus any recent applications made using your details. If you spot any accounts or applications you did not make, contact the organisation immediately and ask them to remove the data from your credit file. The credit reference agencies above also offer services to help victims of identity fraud.

## CIFAS Protective Registration Tel: 0330 1000 180

CIFAS is a fraud prevention organisation. Victims of identity theft can make use of the CIFAS Protective Registration Service to protect themselves against further impersonation attempts.

Also if you believe a fraudster might use the identity of a deceased person, a relative or executor may place a CIFAS Protective Registration against the deceased person's address.

The Service protects the identities of victims by flagging to over 265 CIFAS Member organisations (virtually the whole financial services industry) that their details may have been misused previously and that they need to validate any application particularly carefully.

In some cases this may lead to further proof of identification being requested before an application proceeds.

### To enquire about CIFAS Protective Registration:

Call: 0330 1000 180 or write to CIFAS Protective Registration, Capital House, e-state, Bankhead Crossway South, Edinburgh, EH11 4EP (A small annual fee is charged to cover costs.)

## Useful Contacts

**Royal Mail Customer Enquiry**  
Customer Services, Freepost, RM1 1AA  
Tel: 08457 740 740 www.royalmail.com

**Identity and Passport Service**  
Tel: 0870 521 0410 www.passport.gov.uk

**DVLA (Driver & Vehicle Licensing Authority)**  
Customer Enquiries (Drivers) Unit, Sandringham Park,  
Swansea, SA7 0EE  
Tel: 0870 240 0009 www.dvla.gov.uk

**CIFAS - The UK's Fraud Prevention Service**  
6th Floor, Lynton House, 7-12 Tavistock Square, London  
WC1H 9LT www.cifas.org.uk

**Mailing Preference Service**  
DMA House, 70 Margaret Street, London, W1W 8SS  
Tel: 020 7291 3310 www.mpsonline.org.uk

**Telephone Preference Service**  
DMA House, 70 Margaret Street, London, W1W 8SS  
Tel: 020 7291 3320 www.tpsonline.org.uk

# What is Identity Fraud?



The UK's Fraud Prevention Service

CIFAS - A company Limited by Guarantee. Registered in England and Wales No. 2584687 at  
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VAT No. 524 3433 70

## What is Identity Fraud?

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Your identity is valuable. You need it to function in everyday life. You need evidence of who you are to open bank accounts, obtain credit cards, finance, loans and mortgages, to obtain goods or services, or to claim benefits.

Your identity includes personal details, documents or records:

- Name
- Address
- Date of Birth
- Utility Bills
- Passport
- Driving Licence
- Birth Certificate
- Bank Details

The starting point for most fraudsters is to gather information on their victim.

Criminals can steal your identity and use these details illegally to apply for products and facilities.

They may even attempt to 'take over' your own existing accounts.

This is known as identity fraud, and it can take a variety of forms.

If you've fallen victim, don't panic. It's unlikely you've been targeted personally. Help and advice is available!

## How can I avoid becoming a victim of Identity Fraud?

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A fraudster finds ANY piece of information relating to their victim useful, and may use various tactics to get hold of it. Even the most mundane document or detail can help the fraudster assume an innocent person's identity.

By being careful with your personal information you can greatly reduce the risk of becoming a victim:

- Treat your personal details as 'confidential' - don't give them away easily or store them in a place where they can be easily compromised.
- Be cautious if you are contacted by telephone, fax, post, email, or in person and asked for details such as your date of birth, mother's maiden name, PIN number or security password. Your bank will never contact you to verify your details in this way. Insist that you will ring back any suspicious callers and verify that they are genuine.
- Avoid using your mother's maiden name as a security password — it can be easily discovered. Use different passwords for different accounts where possible.

- Destroy any documents showing your name, address or other details before throwing them away, especially bank statements, utility bills, credit and debit card receipts, pre-filled application forms and junk mail.
- When paying by plastic card, don't let your card out of your sight. Your account details could be copied ('cloned' or 'skimmed') from the magnetic strip on the card and re-used without your knowledge.
- Check your bank/credit card statements promptly and report any transactions you don't recognise to your card issuer, even if they are only for small amounts.
- Make sure you formally close any accounts you no longer require. A fraudster could reactivate mail order or credit card accounts you've not used for a while, especially if they are registered at an old address.
- Keep personal documents such as your driving licence, passport, birth and marriage certificates in a safe place.
- Avoid signing up for junk mail — this may result in pre-filled application forms being sent to an address long after you've moved out. Contact the Mailing Preference Service and/or the Telephone Preference Service for more details (see Useful Contacts below).
- If you move home, inform all the relevant organisations of your change in address immediately to make sure all your accounts move with you.

## What are the warning signs?

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A number of indicators may suggest that your identity details have been misused:

- You receive bills, invoices, or receipts addressed to you for goods or services you haven't ordered, or letters to you from solicitors or debt collection agencies relating to debts that aren't yours.
- You receive letters relating to applications for accounts, goods or services you haven't made, or statements for accounts in your name that aren't yours.
- There are transactions on your bank or credit card account statements that you don't recognise.
- Important personal documents, such as your passport, driving licence, utility bills or bank statements, have gone missing or been stolen.

- There are new accounts appearing on your credit file (see overleaf) that you don't recognise, or 'searches' appear on your credit file that don't relate to an application made by you.
- Your regular bills and statements do not arrive. A missing bill could mean a fraudster has taken over your credit card account and changed your billing address. If you suspect this, contact the organisation concerned.
- You receive no post at all. A common tactic is for fraudsters to re-direct a victim's post to another address. Contact the Royal Mail if you have any suspicions.
- You apply for financial products such as credit cards, loans or mortgages and are unexpectedly rejected, or you apply for welfare benefits and are told you're already claiming when you aren't.

## I think I've been a victim of identity theft - What should I do?

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If you think that someone has used your name or personal details to obtain credit or a loan, you should take the following action:

- If you believe you are a victim of identity theft which has involved the use of plastic cards (such as credit or debit cards), online banking, or cheques, you should report this to the financial institution concerned. They will take responsibility for looking into the matter, and, as appropriate, reporting cases of criminal activity to the police where they will be recorded and subsequent investigation considered. It should be noted that this process is applicable to England, Wales and Northern Ireland only. Where the incident has not involved the use of plastic cards, online banking or cheques, then you should report the matter to the relevant organisation in the first instance and, depending on their advice, to your local police.
- Request a copy of your credit report (see section below for contact details) to ensure that it contains no unfamiliar transactions.
- Contact the appropriate creditors, banks, phone companies or utility companies and ask them to freeze the fraudulent accounts. You may be liable for only £50 of the money taken fraudulently, but different organisations have different policies. If the theft involves a credit or debit card, most creditors promptly issue replacement cards with new account numbers.