



The UK's Fraud Prevention Service

Press Release

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The 'typical' victims of Identity Fraud

If you are a forty-something male, you are more likely to become a victim of identity theft than any other age range or group. This is the illuminating fact revealed by CIFAS figures relating to victims of identity theft recorded by CIFAS Members. These figures also reveal that, as far as the fraudster is concerned, there is no particular preference for the type of product applied for when impersonating someone's identity.

Product Range	Average age (Male Identity Fraud victims)	Average age (Female Identity Fraud victims)
Asset Finance	43.27	43.36
Bank Accounts	47.81	46.60
Communications	45.15	40.67
Plastic Cards	46.17	43.14
Insurance	50.92	46.17
Loans	45.84	42.68
Mortgages	48.16	39.73
'All in one' / Combined (e.g. mortgage, loan and bank account) products	47.07	43.44

CIFAS Chief Executive, Peter Hurst, comments: "while our research into fraudsters revealed that the typical fraudster seems to be getting younger, this displays a quite different picture. There may be many reasons why the typical identity fraud victim is older than the fraudster, including:

- that the more tech-savvy, younger, sections of society are more aware of the need to protect their data, and therefore take greater care.
- large debts are a way of life for young people. This may discourage fraudsters from stealing an identity of someone who may not be granted the facility the fraudster seeks anyway. As a result, those in their forties – who may be seen as more resource rich and burden light – become a particular niche group to exploit.
- the wide range of products that are applied for, also, demonstrates that it is the identity that is the focus of the fraudster. Any product is fair game for the fraudster, so long as the identity being used is fertile grounds.

In spite of this, it is vital that everyone realises that the fight against identity fraud begins at home."

Tips on avoiding Identity Theft

There are some basic steps we can all take to help avoid our identities being compromised. Many may seem to be obvious, but it is by dropping our guard that the fraudster ultimately will benefit.

- Always take particular care of your handbag or wallet. Don't give thieves a chance. Be especially careful with your credit and debit cards. Try not to keep them together or have them all with you at the same time and never let them out of your sight. Also, avoid carrying documents such as passports unless necessary and never keep in the same bag as your wallet.
- Shred all documents when you dispose of them. These can range from credit card or bank statements to letters from doctors, employers and indeed anything bearing your full name and address or signature. Receipts can also be valuable to a fraudster, so take care to shred these too.
- Examine your bank and credit card statements carefully. Keep all your receipts until you have checked each one individually against the statements. This will help you to monitor your account.
- Check your credit reference agency file regularly for unfamiliar items and take prompt action if you spot anything strange.
- Don't forget to keep your home secure, and keep your personal documents locked away. Increasingly it is these documents that are being searched for by burglars rather than TVs and computers. Theft or loss of documents such as your driving licence or passport should be notified immediately
- Use CIFAS Protective Registration if you have personal documents stolen. Either contact the service on 0870 010 2091 or download details from www.cifas.org.uk/pr. There is a small charge of £14.10.
- Don't give your personal details to callers, charity collectors or "researchers" in the street. Check whether they are truly who they claim to be before giving them any information. Be just as careful when taking telephone calls. Fraudsters may try to dupe you into believing they are from banks or other companies. If you give them your account and security details they could run up huge debts in your name.
- When buying online – keep your passwords secure at all times and regularly change your passwords. Make sure that you have up-to-date security software, and only use sites that provide secure payments and be sure you know who you are dealing with.
- Avoid online bank or shopping transactions when using public wi-fi zones or shared computers.
- Redirect ALL post when moving house or business address

Kate Beddington-Brown, CIFAS Head of Communications, notes: "Tips and advice like this may seem old-hat, but with 65,043 victims of identity fraud recorded by CIFAS Members in 2007, it just goes to prove that no-one should be complacent.

"In such a data-driven society, the need to give our personal details will always exist. But we should always pause first to ask ourselves three important questions: Who precisely is asking for our details? What details are they asking for? And why do they need these details?"

For further information contact: press@cifas.org.uk

Notes For Editors

1. CIFAS - The UK's Fraud Prevention Service has 270 Member organisations spread across banking, credit cards, asset finance, retail credit, mail order, insurance, investment management, telecommunications, factoring, and share dealing. Members share information about identified frauds in the fight to prevent further fraud. CIFAS is unique and was the first data sharing scheme of its type in the world. Other schemes modelled on CIFAS have been set up in South Africa and Germany.
2. Fraud Research into lies on application forms reveals disturbing trends
http://www.cifas.org.uk/default.asp?edit_id=800-57