



**The UK's Fraud Prevention Service**

# Press Release

October 2009

## More victims of crime protecting themselves from identity fraud

While there are numerous products available to those whose identities have already been compromised, Protective Registration is a preventative measure for those who are victims of crime or at particular risk of identity fraud. With identity fraud one of the fastest growing crimes in the UK, it is no wonder that 19,100 individuals have taken out CIFAS Protective Registration in 2009 to date.

Members of CIFAS – the UK's Fraud Prevention Service reported over 52,000 victims of impersonation during the first 6 months of this year – an increase of 43% on the first half of 2008. Part of this surge is undoubtedly due to the use by criminals of stolen identity documents (bank statements, passports, driving licences, etc) being used to apply for products and services in the name of the victim. So in these cases, not only does the victim suffer, say, a burglary or a mugging, but later on the misery is compounded when they experience the financial and emotional hassle of identity fraud.

### **How does CIFAS Protective Registration work?**

When you request 'Protective Registration', a CIFAS warning flag marked Protective Registration is placed against your name and personal details to indicate that you have been recorded on the CIFAS database at your own request for your protection. When you apply for credit, insurance or other products, CIFAS Member organisations (such as banks, building societies or insurance providers) undertaking a search against your name and personal details will see "CIFAS - DO NOT REJECT - REFER FOR VALIDATION". As a result of the database entry, CIFAS Members will undertake additional verification checks to ascertain that the applicant is genuine and not a fraudster trying to commit identity theft. The application is then subject to a company's standard checks and decision-making policies. An annual administration fee of £13.80 is charged for this service.

CIFAS Head of Training and Compliance, Beverley Young, explains "This service is not intended for everyone, but is tailored particularly for those at a heightened risk of identity fraud, for example because their identity documents have been stolen."

## How do I apply?

Applications for, and enquiries about, CIFAS Protective Registration can be made by completing and returning the downloadable form from [www.cifas.org.uk/pr](http://www.cifas.org.uk/pr), by emailing [protective.registration@cifas.org.uk](mailto:protective.registration@cifas.org.uk) or by telephoning 0330 100 0180 (Monday – Friday 8 am – 8pm, Saturday 10 am – 1 pm).

## Forthcoming National Identity Fraud Prevention Week

There are numerous ways in which individuals can help to prevent their identities being compromised.

**National Identity Fraud Prevention Week** which takes place from 12 to 19 October, seeks to inform the general public and businesses about the threat of ID fraud and the simple steps businesses and consumers can take to protect themselves. The Data Protection Act of 1998 states that all organisations are legally required to store, secure and destroy personal and confidential information responsibly and securely. Despite this, identity fraud is still a frequent occurrence within business, often with devastating consequences for themselves, their customers and their employees, and at a cost to the UK economy of over £1 billion every year. This year's campaign will take place from 12 to 19 October. New fraud research will be revealed during this year's campaign and case studies will be also available. Additional details can be found on [www.stop-idfraud.co.uk](http://www.stop-idfraud.co.uk)

For further information, contact: [press@cifas.org.uk](mailto:press@cifas.org.uk)

## Notes for editors:

1 - CIFAS is the UK's Fraud Prevention Service with 260 Member organisations spread across banking, credit cards, asset finance, retail credit, mail order, insurance, investment management, telecommunications, factoring and share dealing. Members share information on 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.

2 - National Identity Fraud Prevention Week 2009 is supported by: the Metropolitan Police, Fellowes, National Fraud Authority, Federation of Small Businesses, Equifax, CIFAS - The UK's Fraud Prevention Service, Callcredit, Experian, Association of Chief Police Officers, the Home Office's Identity and Passport Service, British Chambers of Commerce, British Retail Consortium and the Royal Mail.

3 - Additional information about how individuals can help to prevent their identities being compromised can be found on [www.identityfraud.org.uk](http://www.identityfraud.org.uk)