



Information for Consumers

The Insider Threat Database

What is Cifas?

Cifas is the UK's leading fraud prevention service and provides a range of services to organisations to help them reduce their exposure to fraud and other financial crime. We are a not-for-profit membership organisation and serve those companies and organisations who are our members by facilitating the sharing of fraud risk data through the National Fraud and Insider Threat Databases.

A full list of our members can be found on our website www.cifas.org.uk.

What is Cifas information used for?

The Insider Threat Database allows our members to share details of fraud, unlawful or dishonest conduct, malpractice and other seriously improper conduct of its Staff, potential Staff and those carrying out contractual services. Details of the personal information that will be shared include, for example: name, address, date of birth, contact details, financial information, employment details, document details, vehicle details, and device identifiers including IP address.

This information can be held for up to six years in the Cifas databases.

Members also exchange through our National Fraud Database information about fraudulent applications for products, goods or services as well as false insurance claims and accounts, policies or facilities which are being misused as a result of fraudulent conduct. In addition, information is exchanged about those at heightened risk of identity fraud and those who have already been victims in order to protect them from further fraud.

Cifas and our members have a legitimate interest in preventing fraud, unlawful or dishonest conduct, malpractice and other seriously improper conduct and the information shared is used just for those purposes. Please see our website to find out more about our legal basis for processing your personal data. We may also enable law enforcement agencies to access and use your personal data to detect, investigate, and prevent crime.

How does the Cifas database work?

Before employing a new Staff member or checking an existing employee (or equivalent), Cifas members can undertake checks against both databases. If a Cifas record is returned as a result of these checks a member must not simply reject an application or terminate employment - they are required to carry out further investigation.

If fraudulent conduct has been identified, the member may decide to not proceed with the application or may decide to review an existing employment. You can ask the organisation to explain why it has declined your application or terminated your employment and the organisation should provide you with an explanation, including details of any credit reference agencies or fraud prevention services it has used to make a decision.

International Transfers

Some Cifas members undertake checks from outside of the UK. This may involve the transfer of information from the Cifas databases, and so there would be what data protection law describes as a transfer of personal data to a “third country”. This may be to a country where the UK Government has decided that your data will be protected to UK standards, but if the transfer is to another type of country, then Cifas will ensure your data continues to be protected by ensuring appropriate safeguards are in place. Please see our website for more information.

Your right to access your data

Under data protection legislation you are entitled to request a copy of information held about you by Cifas.

This is known as a data subject access request and is free of charge.

If you wish to request a copy of any data held about you on the Cifas database, the quickest way is to visit the Cifas website where you can apply online:

<https://www.cifas.org.uk/contactus/subject-access-request>

Alternatively you can make your request in writing to the following address:

Data Integrity
Cifas, 6th Floor, Lynton House
7-12 Tavistock Square
London
WC1H 9LT

The Cifas Data Protection Officer can also be contacted at this address.

To help us locate information we may hold about you, we will need your full name, date of birth, address history for the last six years as well as contact details such as your home telephone, mobile number and email addresses.

We also require two proofs of your identity: a photocopy of a valid passport or driving licence and an original bank statement or utility bill (which lists your name and address and must be dated within the last three months). This must be an original document as photocopies and printed copies will not be accepted. Original documents will be returned to you. If you do not have these proofs, please contact us to discuss alternative options.

What if I want to complain about my record?

If you consider that the information we hold is incorrect you can challenge the record. In the first instance you will need to contact the member who recorded the information to Cifas and outline your reasons why you dispute the information recorded.

Once the Cifas member has considered your concerns and reviewed the case, they will issue a ‘Final Response Letter’, and if necessary, amend or delete any data held. If, following the review by the Cifas member, you are still unhappy with the record you can ask Cifas to conduct an independent review of your complaint.

Please include the ‘Final Response Letter’ with your request.

You also have a right to complain to the Information Commissioner’s Office.