

Identity fraud and identity theft advice

Identity theft is when your personal details are stolen and identity fraud is when those details are used to commit fraud

Identity theft

Identity theft happens when fraudsters access enough information about someone's identity (such as their name, date of birth, current or previous addresses) to commit identity fraud. Identity theft can take place whether the fraud victim is alive or deceased.

If you're a victim of identity theft, it can lead to fraud that can have a direct impact on your personal finances and could also make it difficult for you to obtain loans, credit cards or a mortgage until the matter is resolved.

Identity fraud

Identity fraud can be described as the use of that stolen identity in criminal activity to obtain goods or services by deception.

Fraudsters can use your identity details to:

- open bank accounts
- obtain credit cards, loans and state benefits
- order goods in your name
- take over your existing accounts
- take out mobile phone contracts
- obtain genuine documents such as passports and driving licence in your name.

Stealing an individual's identity details does not, on its own, constitute identity fraud. But using that identity for any of the above activities does.

The first you know of it may be when you receive bills or invoices for things you haven't ordered, or when you receive letters from debt collectors for debts that aren't yours.

Protect yourself against identity fraud

- Don't throw out anything with your name, address or financial details without shredding it first.
- If you receive an unsolicited email or phone call from what appears to be your bank or building society asking for your security details, never reveal your full password, login details or account numbers. Be aware that a bank will never ask for your PIN or for a whole security number or password.
- If you are concerned about the source of a call, ask the caller to give you a main switchboard number for you to call them back on. Alternatively, hang up and call your bank back on the legitimate phone number printed on your bank statements.
- Check your statements carefully and report anything suspicious to the bank or financial service provider concerned.
- Don't leave things like bills lying around for others to look at.

- If you're expecting a bank or credit card statement and it doesn't arrive, tell your bank or credit card company.
- If you move house, ask Royal Mail to redirect your post for at least a year.
- The three credit reference agencies offer a credit report checking service to alert you to any key changes on your credit file that could indicate potential fraudulent activity. • [Callcredit](#) • [Equifax](#) • [Experian](#)
- It is particularly helpful to check your personal credit file 2-3 months after you have moved house.

What should you do if you've been a victim of identity fraud?

- Act quickly – Contact Action Fraud <http://www.actionfraud.police.uk/home> or on **0300 123 2040**
- You mustn't ignore the problem. Even though you didn't order those goods or open that bank account, the bad debts will end up under your name and address.
- If you believe you're a victim of identity fraud involving plastic cards (e.g. credit and debit cards), online banking or cheques, you must report it to your bank as soon as possible. Your bank will then be responsible for investigating the issue and they will report any case of criminal activity to the police. The police will then record your case and decide whether to carry out follow-up investigations.
- If you think you're a victim of another kind of identity fraud, you must report the matter to the relevant organisation. Depending on their advice, you should then alert your local police force.
- You should report all lost or stolen documents – such as passports, driving licences, plastic cards, cheque books – to the relevant organisation.
- Contact the Royal Mail Customer Enquiry line on 08457 740 740 if you suspect your mail is being stolen or that a mail redirection has been fraudulently set up on your address. The Royal Mail has an investigation unit that will be able to help you.
- Get a copy of your credit report. A credit report will show you any searches done by a lender, what date the search took place, what name and address it was done against and also for what type of application. It will also show what credit accounts are set up in your name. You can contact any one of the three credit reference agencies and receive support in resolving credit report problems caused by identity fraud: • [Callcredit](#) • [Equifax](#) • [Experian](#)
- Look at your credit report closely. If you find entries from organisations you don't normally deal with, contact them immediately. Remember to keep a record of all your actions, including the people you've spoken to and when, and keep copies of all letters you send and receive.
- The credit reference agencies will contact lenders on your behalf where fraudulent applications have been made or fraudulent credit accounts opened in order to restore your credit history to its former state.

Further advice - Plastic cards

- If your plastic cards are lost or stolen, cancel them immediately. Keep a note of the emergency numbers you should call.
- When giving your card details or personal information over the phone, internet or in a shop, make sure other people cannot hear or see your personal information.

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.
- Don't throw away entire bills, receipts, credit-or debit-card slips, bank statements or even unwanted post in your name. Destroy unwanted documents, preferably by using a shredder.

Passwords and PIN's

- Never give personal or account details to anyone who contacts you unexpectedly. Be suspicious even if they claim to be from your bank or the police.
- Don't use the same password for more than one account and never use banking passwords for any other websites. Using different passwords increases security and makes it less likely that someone could access any other accounts.

Protecting the identity of deceased family members

Criminals sometimes use the identities of deceased persons to commit fraud, which can be very distressing for those close to the deceased. The following websites offer deceased person mail preference services and provide further information on this issue:

- [The Bereavement Register](#)
- [Deceased Preference Service](#)
- [Mailing Preference Service](#)

Credit reference agencies

The credit reference agencies provide a free victims of fraud service for anyone who has had their personal details used fraudulently. Importantly, the credit reference agencies liaise with each other, and the banks, to restore compromised personal credit records. The service can be accessed by contacting Experian, Equifax or Callcredit by using the contact details below:

Equifax

Phone: 0800 121 4752 Web: www.equifax.co.uk/ask

Callcredit

Phone: 0870 060 1414 Email: vof@callcreditgroup.com

Experian

Phone: 0844 481 8000 Email: consumer.helpservice@uk.experian.com

You can also get more advice at:

ACPO - Fraud Prevention
<http://www.fraud-stoppers.info/>

Home Office
www.identitytheft.org.uk

Bank Safe Online
www.banksafeonline.org.uk

Financial Ombudsman Service
Telephone: 0800 0 234567
www.financial-ombudsman.org.uk

CardWatch c/o APACS
Mercury House
Triton Court
14 Finsbury Square
London EC2A 1LQ
www.cardwatch.org.uk

To report the theft or loss of post and other important documents:

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

Driver and Vehicle Licensing Agency
Telephone: 0870 240 0009
www.dvla.gov.uk

Royal Mail
Telephone: 08457 740 740

Although this list is not exhaustive, it covers the main areas for consideration.

Ensure that you do keep a record of correspondence from the Police in relation to the fraud / Identity theft, should an issue regarding theft of your identity occur at a future date.