Identity fraud explained
How to protect your identity
Identity fraud explained

Contents

Raising the alarm 3
What is identity fraud? 4
When your identity is in danger 5
Keeping your identity safe 8
Spotting the warning signs 9
Your credit report 10
Expert help when you need it 11
Identity fraud - a personal story 12
Contacts 13
Raising the alarm
If you discover identity fraud, it’s important to act quickly.

1. Immediately report any lost or stolen credit cards, debit cards or documents to the organisations that issued them.

2. If lenders or other organisations contact you about credit agreements you know nothing about, tell them this right away. They will tell you if you need to contact the police.

3. Get a copy of your credit report from us and check for credit applications and accounts you do not know about.

4. If you spot fraudulent information on your credit report, our Victims of Fraud team will help you sort it out by working with all of the organisations involved on your behalf. See page 11. We will also contact the other credit reference agencies for you.

5. Tell your bank that you are a victim of identity fraud so they can monitor your bank account more closely.

6. Consider getting a CIFAS Protective Registration. For a small fee, a warning will alert most lenders to the fraud, meaning they will take extra care when dealing with applications and accounts you do not know about.

7. If you suspect your post has been stolen or fraudulently redirected, contact Royal Mail’s investigations unit.

8. Keep a record of all your calls, letters and e-mails connected with the fraud.

9. If your details are being used at another address, contact the Mailing Preference Service (contact details are given at the end of this leaflet) and arrange to remove your name from any mailing lists. This service is free.

10. Don’t panic! Lenders and other organisations are used to dealing with cases of fraud and will try to help you sort things out as quickly as possible.
Identity fraud explained

What is identity fraud?
Identity theft is when someone gets hold of your personal information without your permission so they can use it to commit fraud. This can include your name, mother’s maiden name, date of birth, current and previous addresses, phone number, bank account details and credit card or debit card PIN.

Identity fraud is when someone uses your identity to commit a crime, usually by getting credit, goods or services fraudulently. This may involve using stolen or forged identity documents, such as your driving licence, or just a few pieces of your personal information.

Because many of us don’t take simple steps to protect ourselves (by keeping our identities safe and by looking out for signs of fraud), identity fraud typically takes around ten months to discover. Although victims aren’t normally liable for credit taken out without their knowledge, it can take a huge amount of time and effort to sort things out. Of course, the quicker fraud is spotted, the easier it is to resolve.

This leaflet will help you take steps to look after your identity. And if you do become a victim, it will help you spot any fraud early and deal with it quickly.
When your identity is in danger

Moving home
About a quarter of the fraud people report to us involves their previous address. If you move, take your identity with you!

- Immediately give your new address to all the organisations you deal with. Don’t forget, your credit report shows your current lenders.
- Redirect your post to your new address.
- Pick up a form from your local post office.
- Register your previous address with the Mailing Preference Service to stop direct marketing offers.
- Unless you transfer your old phone number to your new address, register your old number with the Telephone Preference Service (contact details are given at the end of this leaflet).
- Arrange to remove your name from the electoral roll at your previous address. Your new local council will help.
- Regularly check your credit report.

Answering the phone
Fraudsters may phone you and claim to be from your bank or another organisation you deal with. They will ask you to reveal personal information, perhaps to confirm your identity or help investigate suspicious activity on your account. Don’t be tricked.

Ask for their name and department and phone them back using a number you already have for that organisation or use a directory enquiries service. If the call is genuine, the caller will be happy to do this. If not, hang up!

Throwing away rubbish
Identity fraudsters and their associates often search through our rubbish looking for personal details. This is commonly known as ‘bin raiding’. Credit card statements, bank letters, household bills, credit card till receipts and unwanted direct mail are all incredibly useful to someone looking to steal your identity.

Don’t make your rubbish bin a goldmine for identity thieves. Destroy all confidential rubbish before throwing it away. You can get inexpensive document shredders from many shops. Cross shredders offer the best protection as they turn documents into very small pieces.
Using the internet

- Your identity is at risk every time you check your e-mails or use the internet. The following tips will help you keep your details safe.

- Delete e-mails from unknown sources without opening them or any attachments they contain.

- Beware of ‘phishing’ (e-mails that appear to come from your bank, an online retailer or other organisation which often direct you to fake websites that ask you to confirm your personal details).

- Only enter personal information, including credit card and debit cards details, into websites that you trust and are secure. A website is secure if a closed padlock symbol appears in at the top or bottom of your screen, usually in the bottom right-hand corner.

- Make sure you use a firewall to stop hackers getting access to personal information stored on your computer.

- Avoid using obvious passwords like your mother’s maiden name, family names or dates of birth. Use a different password for each site or account. If you need a reminder, instead of writing passwords down, write down clues such as ‘first pet’s name’.

- Guard against ‘spyware’ and ‘Trojan’ programs, which can monitor what you do online, by installing up-to-date anti-spyware and setting your browser preferences to only accept cookies from sites you recognise.

You can find out more about online security by reading the Staying Safe Online guide, which you’ll find in the ‘Fraud advice’ section of our website. You can also visit the crime-prevention websites listed at the end of this leaflet.
Using your debit cards and credit cards
The introduction of chip and PIN (PIN stands for ‘personal identification number’) has greatly reduced the fraudulent use of lost and stolen cards in shops. Make sure you keep your PIN to yourself, never let your cards out of your sight and beware of people who stand behind you, watch you enter your PIN and then try to steal your wallet or handbag.

Contactless payment technology is becoming increasingly common. While contactless payments are fast and convenient, be aware of any potential security and safety issues and take extra care with your card to avoid unauthorised payments.

If you use your cards to buy goods and services over the internet, the advice given in this guide will help you keep your card details safe.
Keeping your identity safe

- Regularly check your credit report.
- Shred or safely destroy anything containing personal information before you throw it away.
- Never give out personal details over the phone. Be sure you know who you’re talking to and call them back if necessary.
- Keep your bank-account details safe and regularly check bank statements and credit card bills for payments you do not recognise.
- If you move home, redirect your post and give your new address to all the organisations you deal with.
- Never let your credit card or debit card out of your sight. When entering your PIN, make sure no one is watching.
- Only enter personal information and credit card details onto secure websites belonging to organisations you know and trust.
- Do not keep a record of your PIN numbers in your purse, wallet or other obvious place. Choose numbers that mean something to you but that others would not guess, then memorise them.
- Keep important personal documents safe and secure.
Spotting the warning signs
If you are unlucky enough to become a victim of identity fraud, the quicker you discover it and raise the alarm, the easier and quicker it will be to sort out. The following are common signs that someone is using your identity.

• Your credit report includes information you do not know about.

• You are unexpectedly refused credit or you receive a phone call or letter telling you that you have been granted or refused credit you haven’t applied for.

• Your bank statement or credit card statement shows payments out of your account that you do not recognise.

• A lender or debt collection agency contacts you about goods you did not order or an account you didn’t open.

• Regular monthly statements or other items of post do not arrive.

If you do become a victim of identity fraud, raise the alarm as soon as possible. On page 3 there is a useful checklist of who you might need to contact and what you might need to do.
Your credit report

Regularly checking your credit report is the best way to spot identity fraud early. Your credit report includes details of the electoral roll, court judgments, bankruptcies and your current and past credit commitments, as well as recent credit applications. If someone is trying to get credit in your name, your credit report might include:

• accounts in your name that you do not recognise;
• credit applications in your name that you have not made;
• previous searches made by companies that you have no knowledge of; or
• linked addresses that you have had no connection with.

CreditExpert, Experian’s credit-report monitoring service, gives you unlimited online access to your report and sends you alerts about certain changes, such as a new credit application.
Identity fraud explained

Expert help when you need it
No matter how carefully you look after your personal details, you can never completely rule out the risk of someone stealing your identity. But if fraud does strike, Experian has a Victims of Fraud team ready to help.

Our dedicated team is familiar with how fraudsters work and the problems caused by someone using your details, so they can give you expert advice to help you put the situation right. They will also deal with the lenders involved to help reduce the time and effort it takes to reclaim your identity.

“This has been an experience I have no wish to see repeated and I was indeed lucky that your organisation was at hand to use your professional skills in dealing with it all.”

If you are a confirmed victim of fraud and haven’t obtained a copy of your Experian credit report yet, we will arrange to send you a free report.

Once you have a copy of your credit report, if you believe that someone has used your details fraudulently, please contact our Victims of Fraud team as follows.

E-mail: identityfraud@uk.experian.com

Phone: 0344 481 8000

If there is a threat of further fraud, we can help you to add security features to your credit report. If you agree, we will also tell the other credit reference agencies about the fraud so they can offer similar help.
Identity fraud explained

Identity fraud – a personal story
It can be difficult keeping track of your post when you live in a block of flats, as Mr B found out to his cost.

On Christmas Eve, Mr B received a call from his bank’s fraud investigation branch about £17,500 that he had paid into a new account. He explained that he had, indeed, opened an account but had not paid any money into it or used it because he had not yet received the relevant bank card and PIN. Someone else had paid a fraudulent cheque into the account and then spent £4500 before the deception was uncovered.

It was clear that the fraudster had stolen the card and the PIN from Mr B’s post. Once the bank was satisfied that Mr B was not trying to commit fraud himself, it wrote off the loss – but Mr B’s troubles had only just started.

“...The post used to be left lying in the hallway, so anybody could pick up anybody else’s letters,’ explains Mr B. ‘Just before Christmas, I was getting concerned that I didn’t seem to be receiving any post, including several bills that I knew were due. I asked a neighbour if she knew anything about it but she didn’t and I left it at that.”

The criminal also used his name and address to apply for a credit card. Luckily, Mr B was able to get this from the post as it was, naturally, addressed to him. Then the fraudster opened various store accounts and bought several mobile phones on different networks. He ran up unpaid bills on all these accounts, damaging Mr B’s credit record as he went.

To protect his position, Mr B’s credit report now contains a password. ‘No one can pretend to be me now, because only I know the password.’

Before the fraud, Mr B had not had any problems applying for credit. Despite his best efforts, making sure that he kept every piece of evidence relating to the various frauds and also sending the credit companies the crime numbers relating to each incident he reported, he has found that his credit rating has suffered because of the fraud.

Any fraudster in the future who tries to steal the post at Mr B’s block will also find it difficult - the landlord has installed individual mailboxes with keys for each tenant.
Contacts

To get your credit report

Experian
To order a copy of your Experian credit report, visit www.experian.co.uk or call 0344 481 8000

Callcredit
Phone: 0330 024 7574

Equifax
Phone: 0333 321 4043

Resolving fraud

Experian’s Victims of Fraud team
E-mail: identityfraud@uk.experian.com
Phone: 0344 481 8000

CIFAS Protective Registration Service
Phone: 0330 100 0180

Royal Mail
Phone: 0345 774 0740
Website: www.royalmail.com

Preventing fraud

CreditExpert - credit report monitoring
Website: www.creditexpert.co.uk

Action Fraud advice and support
Website: www.actionfraud.police.uk

CIFAS - The UK’s Fraud Prevention Service
Website: www.cifas.org.uk

Mailing Preference Service
Phone: 0845 703 4599
Website: www.mpsonline.org.uk

Telephone Preference Service
Phone: 0845 070 0707
Website: www.tpsonline.org.uk

iammoving.com
A free UK change of address service.
Website: www.iammoving.com

Bank Safe Online
Website: www.financialfraudaction.org.uk/Consumer-fraud-prevention-adviseremote-banking.asp

Other leaflets
We also produce a series of ‘Credit Crossroads’ advice guides to help you understand how credit reports are produced and used and when they affect your life. The information guides available in this series are listed below.

- Bereavement or serious illness
- Refused credit
- Redundancy or reduction of income
- Moving home
- Students and young people
- Relationship breakdown
- Living together

Our ‘Bereavement or serious illness’ guide explains the steps you can take to reduce the risk of a fraudster using someone’s identity after they have died.

To see all of these guides, visit www.experian.co.uk/consumer/introduction-to-credit/index.html. On our website you will also find a series of ‘Credit Report Basics’ guides about common credit report topics.

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