

Identity fraud and theft

FACT SHEET

How does identity fraud work?

Identity theft occurs when your personal details are stolen. Identity fraud is when those details are used to commit fraud.



After falling victim you should act fast:

- ▲ 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.
- ▲ You should report all lost or stolen documents – such as passports, driving licences, plastic cards, cheque books – to the relevant organisation.
- ▲ 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 of these credit reference agencies and receive support in resolving credit report problems caused by identity fraud.

Callcredit (www.callcredit.co.uk)

Equifax (www.equifax.com)

Experian (www.experian.co.uk)

ClearScore: (www.clearscore.com)

Noddle: (www.noddle.co.uk)

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Key facts and what can be done about identity fraud

- ▲ Stealing someone's identity is not a crime in law, it is what that identity is used for that becomes the crime. When someone fraudulently uses your identity the company who supplied goods or services as a result of that use is the victim of that fraud. It is up to that company to report the fraud.
- ▲ Reports to Action Fraud by victims of identity theft are recorded as 'Information Reports' because it is useful intelligence for the police, but it is not recorded as a crime. Your report will be kept and linked against other reports to help police investigations, building a more complete national picture of fraud and cyber crime.

How to protect yourself in the future

- ▲ Be careful who you give your personal information to. Be very cautious about giving personal information – age, address, phone number etc – to people you don't know.
- ▲ Make it as difficult as possible to crack your personal passwords. To create a strong password, simply choose three random words. Numbers and symbols can still be used if needed, however, using three random words is the key to creating a strong password.
- ▲ Always destroy or securely store personal documents. Check your bank and financial statements carefully and report anything suspicious to the bank or financial service provider concerned. When getting rid of personal documents always destroy them – rip up or shred.
- ▲ Protect all of your internet connected devices – computer, tablet, TV, mobile phone – by installing internet security software and ensuring that it is kept up-to-date.
- ▲ Don't respond to unsolicited phone calls or emails.
- ▲ For further advice visit: www.actionfraud.police.uk/fraud_protection/identity_fraud

Report and get advice at:

www.actionfraud.police.uk

Other places for help and advice:

www.getsafeonline.org

www.cifas.org.uk