

Identity Theft – A Short Guide to Protecting Yourself!

What is Identity Theft?

Your identity and personal information are valuable. If criminals can find out your personal details, they can use them to open bank accounts and get credit cards, loans, state benefits and documents such as passports and driving licenses in your name.

People who become the victim of identity theft, often find that they have been compromised by the thieves use of their data, and are refused credit when they try to make a new purchase, can't get a new mortgage, etc. ...and as past victims can verify, it can take a very long time (even years) to unscramble their lives.

Note If you are one of the 25 million people that could be compromised following the recent loss of data discs (Nov 2007) by HM Revenue & Customs (HMRC) – and you are concerned, – HMRC have established a dedicated helpline number to call for help and advice; - **0845 302 1444**

Here are some suggestions to help you to minimise your risk;

Keeping your personal information secure;

- Your identity and personal information are valuable assets, make sure you keep them secure.
- Regularly get a copy of your personal credit file from one of the three main credit reference agencies to see which financial organisations have accessed your details. (tip; it's a good idea to check your personal credit file 2-3 months after you have moved house). It can cost as little as £2.00 to obtain a copy of your credit file, ...the three major sources are;

Call Credit – <http://www.callcredit.plc.uk/>
Equifax – <http://www.equifax.co.uk/>
Experian – <http://www.experian.co.uk/>

Look at your credit file in detail. If you find entries relating to organisations you do not normally deal with, contact them immediately. Keep a record of all your actions, including who you spoke to and when, and copies of letters sent and received. The credit reference agencies may be able to help you with this.

- Be extra careful if you live in a property where other people could have access to your mail. In some cases a bank or credit card company could arrange for you to collect valuable items such as new plastic cards or cheque books from a local branch.
- If you suspect your mail is being stolen, contact the Royal Mail Customer Enquiry Line: **08457 740 740**. Check whether a mail redirection order has been made in your name without your knowledge.
- If you move house, tell your bank, card issuer and all other organisations that you deal with immediately. Ask the Royal Mail to redirect any mail from your old address to your new one for at least a year.

- Consider using the “Mail Preference Service” to limit the amount of unwanted mail you receive.

Keeping your plastic cards safe;

- If your plastic cards are lost or stolen, cancel them immediately. Keep a note of the emergency numbers you should call. Further details can be found at the “Card Watch” website.
- 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.
- Never carry documents or plastic cards unnecessarily. When not in use keep them in a safe place.

Keeping your documents safe;

- 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.
- If your Passport, or Driving Licence has been lost or stolen contact the issuing organisation immediately
- 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. Remember **even periodic offers from card companies, banks, etc. may contain full name and address details, etc!**
- Check statements as soon as they arrive. If any unfamiliar transactions are listed, contact the company concerned immediately.

Keeping your passwords and PINs safe;

- 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. Ask for their phone number, check it is genuine and, if so, call them back. Be aware that a bank will never ask for your PIN or for a whole security number or password. Keep them secure.
- 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.
- Keep your passwords safe and never record or store them in a manner which leaves them open to theft, such as in your purse or wallet.
- If you receive a suspicious e-mail purporting to be from a bona fide institution which requests personal details, or asks you to confirm personal / account details remember, any bank, building society. etc. writing to you will write to you personally and will address you by name (i.e Mr Smith) – criminals generally send out generic e-mails

(not addressed to an individual) so – **NEVER RESPOND TO ANY E-MAIL NOT ADDRESSED TO YOU PERSONALLY BY NAME.**

If you receive such an e-mail, do a Google search to look up the organisation from which the e-mail purports to come and forward the e-mail to the “phishing” or “e-mailscam” section of that organisation, then **DELETE THE E-MAIL FROM YOUR PC BEFORE OPENING IT!**

- In addition, the website www.getsafeonline.org gives advice on how to stay safe online when shopping, banking or doing business over the internet, and how to protect your computer and the personal information it contains. This includes advice about how to dispose of unwanted computers. This website has been developed by the Government, police and industry.

Corporate Identity Theft:

- Companies and their directors can also fall victim to identity fraud. Criminals can seek to commit corporate identity fraud in a variety of different ways, including by fraudulently changing a company’s registered details at Companies House. Companies House has a 3 point plan to help companies protect against corporate identity fraud and safeguard the personal information of their directors. This involves filing information online (WebFiling), signing up to submitting all papers online (PROOF), and subscribing to an alert system that notifies companies when changes to their details are made (Monitor). More information about these services and combating corporate identity fraud can be found at www.companieshouse.gov.uk.
- Further information for businesses about avoiding scams, including identity theft, can be found at www.businesslink.gov.uk under the “IT and e-commerce” section.

Protecting the Identity of deceased members of the family:

- Criminals sometimes use the identities of deceased persons to commit fraud, which can be very distressing for those close to the deceased. One way of reducing the chances of this happening is to register with services that remove the deceased’s details from mailing lists.
- The following websites offer deceased person mail preference services and provide further information on this issue: **Bereavement Register**
 - <http://www.the-bereavement-register.org.uk/>**Deceased Preference Service**
 - <http://www.deceasedpreferenceservice.co.uk/>
- **Mailing Preference Service**
 - <http://www.mpsonline.org.uk/mpsr/>.

Frequently Asked Questions;

- **How does a criminal get my personal information?**

Criminals commit identity theft by stealing your personal information and then pretending to be you. This is often done by taking documents from your rubbish or by making contact with you and pretending to be from a legitimate organisation.

- **What does a criminal do with my personal information?**

1. Once a criminal has the information he needs he could for example:
apply for a credit card in your name
2. open a bank or building society account in your name
3. Apply for other financial services in your name
4. Run up debts (e.g. use your credit/debit card details to make purchase) or obtain a loan in your name
5. Apply for any benefits in your name (e.g. housing benefit, new tax credits, income support, job seeker's allowance, child benefit.
6. Apply for a driving licence in your name
7. Apply for a passport in your name; or
8. Apply for a mobile phone contract in your name

- **How can I protect myself from becoming a victim of identity theft?**

1. Click [here](#) for the Home Office identity theft leaflet

Where can I get more information?

Identity theft is a serious issue, and the government (Home Office) website is regularly updated;

<http://www.identity-theft.org.uk/>

Whilst this document is only intended as an introduction to a vast but important subject, we hope that you have found the information content helpful. If you have been a victim / have had personal experience of identity theft, please let us know if you think there is any further information which should be shared with others / added to this page; info@insight-security.com as we want to be as helpful as possible to potential victims of this heinous crime.