

# Identity Theft

## Protecting your Personal Details

### She didn't feel like shopping any more ...

“ It was the time of the January sales, and Rachel had noticed a nice coat going for less than half price. What's more, if she took out a store card she could get another 10 per cent off.

Rachel never got the discount, and she never even got the coat. The shop assistant who was arranging her store card looked embarrassed. “I'm sorry,” he said. “I can't let you have it. I'm afraid your application for credit has been rejected”.

Rachel was flabbergasted. She always paid off her credit cards on time, and was careful not to go into the red on her bank account. Now she was turned down for credit. Worried and angry, she didn't feel like shopping any more, and went home.

It was only later that she discovered what had happened. Somebody she didn't know had applied for half a dozen new credit cards, spent up to the limit on each, and done a runner without paying a penny back. But they'd not used their own name – they'd applied in Rachel's name and given as the address a flat she had moved out of three months before. Not surprisingly, the card companies thought Rachel had stolen the money and her good credit record had rapidly taken a turn for the worse.

Rachel contacted her bank. She wrote letters. She found out how to apply for copies of her credit references, where the frauds were all too easy to spot. She went to the police. Finally the truth came out. One of the new tenants in her old flat had taken advantage of the stream of junk mail still arriving for Rachel, offering her new credit card accounts. That was all it had taken.

After a great deal of effort everything was sorted out and Rachel got her good reputation back. “You've been a victim of identity theft. It's rapidly becoming a real problem in Britain”, she was told. Since then, Rachel has been extra careful to make sure that information about her life doesn't fall into the wrong hands. Personal details, she's realised, need protecting. ”



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Your front door has a lock on it to prevent complete strangers from wandering in and rummaging through your drawers.

Protect your personal details too, not with locks perhaps, but just as carefully.

#### DID YOU KNOW?

It's your right to have your privacy protected, according to the United Nations' Universal Declaration of Human Rights.

# Protect your personal details

**What do we mean by personal details? All these things and more:**

- Your name (including any middle names)
- Where you live, and where you've lived in the past
- Your date of birth
- Where you were born
- Where you went to school
- What jobs you do and what jobs you've done in the past
- Your phone numbers and email addresses
- Who you live with
- Financial details, including bank account and credit card numbers
- Your National Insurance and NHS numbers
- PINs (Personal Identification Numbers) and passwords
- Key information (such as your mother's maiden name or the name of your pet) which may be used to identify you

-this is your bank  
Can you just confirm  
your date of birth?



- Your habits and preferences – what you like, what you do in your spare time etc
- Other personal information, such as health issues or disabilities

## Telling people your personal details

**Just as sometimes you're happy to let people come into your home, sometimes you'll be happy to open the 'lock' and let others know some of your personal details.**

*For example:*

- Your doctor needs to know aspects of your life, so that you can be given the right treatment.
- Your mortgage company will normally need to know what job you do and how much you earn before giving you a mortgage.
- A bank will require personal details including your date of birth before opening a bank account for you.

**Sometimes you'll definitely NOT want to give away personal information.**

*For example:*

- Don't let anyone else know your cash machine PIN – they could steal your card and withdraw your money.
- Don't tell strangers key personal information which they could use to steal your identity and commit fraud.

**Sometimes, it's less clear-cut and the choice will be yours. You'll want to weigh up the advantages and disadvantages of giving information about yourself away.**

*For example:*

- Some people are happy to complete lifestyle consumer questionnaires, identifying the things they buy and their leisure activities. Some people aren't.
- Some people sign up to supermarket loyalty cards. This means that they may receive cash back or discounts; on the other hand, the supermarkets will discover and record a lot about their favourite brands and the things they buy.
- Some people are happy when asked to answer surveys about their views or voting preferences.

In cases like these, only you will be able to decide whether the benefits outweigh the loss of privacy involved. But remember – the choice should be yours, nobody else's.

### What information are YOU happy to give away?

**I don't mind:**

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| • having my telephone number published in the phone directory                                     | <input type="checkbox"/> | <input type="checkbox"/> |
| • accepting phone calls from companies ringing me up to try to sell me things                     | <input type="checkbox"/> | <input type="checkbox"/> |
| • companies sending me advertising mail   | <input type="checkbox"/> | <input type="checkbox"/> |
| • giving my name and address to companies, so that I can be put on mailing lists that interest me | <input type="checkbox"/> | <input type="checkbox"/> |
| • giving my email address out   | <input type="checkbox"/> | <input type="checkbox"/> |

There are no right or wrong answers: you decide. (However, if you did answer 'no' to any of these questions, we'll tell you later in this leaflet what you can do about it.)

# Why are your personal details valuable?

We live in a world where, more and more, companies and organisations rely on information which they hold about us. They use this information in various ways: sometimes to help us, sometimes to provide us with services, and sometimes to try to sell us things.

Sometimes, too, personal information can be used by people or organisations for fraudulent or unwelcome purposes.

Information about us is normally held in computer databases. Computers can quickly sort through masses of data and match things together to find out more about you, or the information can easily be copied and passed on to other people. For this reason, the risk of abuse is greater than it was in the old days. People now need to be more vigilant when giving away information about themselves.

## What use could be made of your personal details?

- 1** People may try to steal the money from your bank accounts.
- 2** People may try to pretend to be you, for example by borrowing money in your name.
- 3** People may want to find out more about you so that they can trick you, perhaps into giving them money.
- 4** People may annoy you with unwanted letters, phone calls or emails.
- 5** People who you would rather not be in touch with (for example, former partners, work colleagues or dissatisfied customers from your work) may be able to track you down.

## Guarding against identity theft

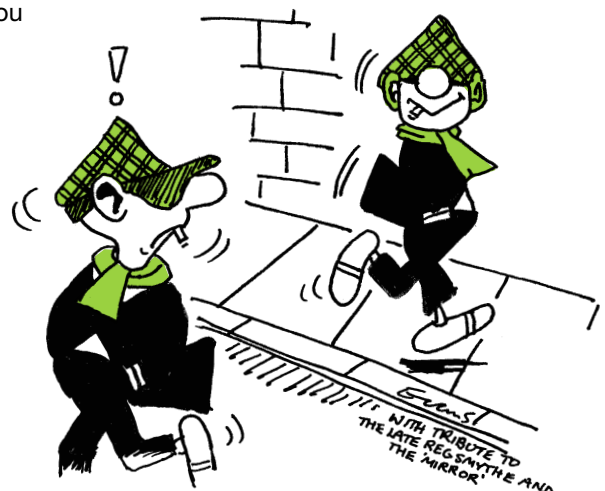
One of the most disturbing developments in recent years has been the growth of crime where fraudsters pretend to be someone else. According to Cifas, the UK's Fraud Prevention Service, the number of cases of this sort of fraud has increased by six times in six years.

It's not pleasant to think that someone may be pretending to be you, in order to commit a crime. Even worse is what's called 'identity theft', where a stranger actually assumes your name and some aspects of your life on an indefinite basis. This may be done to borrow money or to claim benefits in your name.

Unfortunately, you may end up suffering the consequences. Even where you don't lose money, you are likely to have to go to a great deal of effort to sort things out. You may find it harder to borrow money

yourself (because your credit rating has been affected) or to change your genuine banking arrangements.

It's all too easy for criminals to find out small – and apparently trivial – bits of information about you which, put together, allow them to pretend to be you. But, with a little care, you can make it harder for them.



**'IDENTITY THEFT' - A STRANGER ASSUMES YOUR NAME AND ASPECTS OF YOUR LIFE...**

# Avoiding the obvious risks

Here are some things you can do to minimise your risk of suffering identify theft.

- Keep key documents (passport, driving licence) safe. Avoid carrying too many personal documents or cards with you in your wallet or purse.
- Check bank and credit card statements when they come, looking out for any transactions which you can't explain.
- Make sure that mail you're expecting really does turn up.
- Tear up into small pieces (or shred) utility bills, financial records and other addressed mail before throwing it away (see quiz below).
- Send off regularly (say, once a year) for copies of your credit reference files (see page 6). Check them for any transactions you can't explain.
- Shield the key pad with your hand when entering your PIN in shops or in cash machines, so people standing behind you can't see the numbers you're entering.
- Know the telephone numbers to ring for your bank and card issuers so that you can contact them immediately if your cards are lost or stolen.

## Your mail could be intercepted

If you live in a flat or a shared property where other people could get hold of your mail, take particular care.

**Tip:** You can arrange to pick up new bank and credit cards from your local bank branch.

**Tip:** If you think your mail is being stolen, contact the Royal Mail customer helpline, 08457 740740. You can also arrange for all your post to be kept for you in the sorting office.

## You're moving home

The problem here is that it will take time for all the companies and organisations that deal with you to learn your new address and stop using your old one. A particular risk is that someone who finds your mail at your old house may try to assume your name.

Take particular care if you're living abroad for a time.

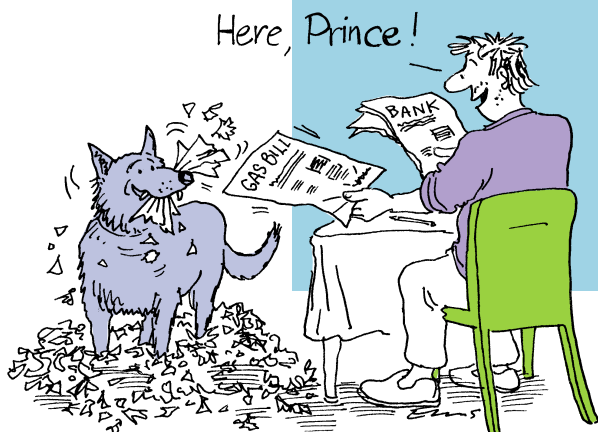
**Tip:** When you move, arrange with the Post Office to have all your mail redirected, at least for a year.

**Tip:** If you are renting out your property, take up character references before taking on tenants.

## Rubbish bin quiz

Which of these things thrown away in your household rubbish might help a fraudster steal your identity?

- Old gas bill
- Old bank statement
- Junk mail asking you to apply for a credit card
- Old credit card receipt
- Old newspapers
- Old tea bag



SHRED OLD FINANCIAL MAIL

**Relax!** There's no danger in throwing away old newspapers or tea bags! But all the rest may just be rubbish to you but in the wrong hands could spell trouble. Tear stuff like this into very small pieces before binning them, or even better if possible use a shredder.

# When companies and organisations have information about you

**It's a fact of modern living that information about you is likely to be held by a large number of companies, government bodies and organisations.**

Very often this information just helps the wheels of everyday life turn efficiently. But sometimes you may not be happy with the way that information about you is being used. Sometimes, too, the information held about you may be wrong. What can you do?

The use of information like this is subject to a law, the Data Protection Act, which is overseen by the government-appointed Information Commissioner and his staff. The Act gives you a number of rights.

## Let me see what you've got about me

You can contact a company and organisation, to find out what information they hold about you. This applies both to computer data and to some records held on paper. They are allowed to charge you £10, and they must reply within 40 days.

## You've got that wrong – you need to correct it

If you think information held about you is wrong, you can write and ask for it to be put right.

## I don't want you to do that with my information

If you believe that the use of your information will cause you or someone else serious damage or serious distress, you can in some instances insist that companies or organisations stop using it, either at all or in particular ways.

## A sad, but true, story

**A woman left her partner because he was increasingly violent. She moved to a flat, gave her new address to her bank and told them to keep it secret. But by mistake, the bank allowed the ex-partner to find out the new address. He went round, broke down the door and beat her up so badly that she was in hospital for days.**

**The bank admitted that it had made a mistake, and offered her £300 in compensation. Because she had been so seriously harmed, the authorities told the bank to increase the compensation to £3,000.**

### The lessons:

**Even though it didn't quite work in this story, it's still worth making sure to tell companies that have information about you if you don't want it given out or used in a particular way; you know your situation better than anyone else.**

**If a mistake with your information causes you harm, ask for compensation.**

## I don't want your marketing junk

You can say that you don't want your details to be used for direct marketing purposes. (See also 'junk mail' later in this leaflet.)

## I'm out of pocket because of this

You may have a right to compensation if you have lost out in some way because information about you is wrong or has been used wrongly or inappropriately.

## How to take action

**For further information about how to use your rights under the Data Protection Act, contact the Information Commissioner on 01625 545700 or go to [www.ico.gov.uk](http://www.ico.gov.uk)**

**You can also look at the 'People's rights' section of the government's Department for Constitutional Affairs web site: [www.dca.gov.uk](http://www.dca.gov.uk)**

**If you're concerned about the information held about you by credit reference agencies, see page 6.**

# Credit references

**Banks, loan and credit card companies and other financial organisations will consult your credit reference file before deciding whether or not to lend you money.**

Almost every adult will have credit reference files kept on them – without one, it would be very difficult to get credit or even to open a savings account. They contain:

- information taken from the electoral roll,
- information about your bank accounts and loans, and whether you are up to date with payments on your credit card, mortgage, etc,
- a note of any credit checks made over the past year, (this means that if you apply for several loans, each enquiry is recorded, even if you don't go ahead with it),
- information about the finances of anyone who lives with you or who is involved with you financially (by having a joint account, for example),
- any court judgments against you if you have been taken to court recently for debts or non-payments.

Increasingly, financial organisations are also giving details of customers who are running their money affairs well.

There are now four agencies who keep credit reference files. They are:

**Annualcreditreport.co.uk:**  
[www.annualcreditreport.co.uk](http://www.annualcreditreport.co.uk)

**Experian Ltd:**  
**0870 241 6212**  
[www.experian.co.uk](http://www.experian.co.uk)

**Callcredit:**  
**0870 060 1414**  
[www.callcredit.co.uk](http://www.callcredit.co.uk)

**Equifax:**  
**PO Box 1140**  
**Bradford BD1 5US**  
[www.equifax.co.uk](http://www.equifax.co.uk)

You can now obtain an online credit report for free from [annualcreditreport.co.uk](http://annualcreditreport.co.uk). You have to wait for a few days the first time that you do this, as they have to send you a password in the post before you can access your file (without paying a fee). Alternatively, you can still order a paper copy of your credit reference file from each of the other agencies for £2 a piece. We've given you contact details of ways you can order your file – online, over the phone, or by post according to the company.

To obtain your file, you will need to supply your full name (and also say if

you have recently changed your name), your full current address and postcode, any other addresses you have lived at for the past six years, and your date of birth. Any fee is payable by cheque or postal order, or deducted electronically on-line.

You also have legal rights if you think the information on your file is wrong or misleading. These rights are overseen by the Information Commissioner, and full information is given in a booklet from the Information Commissioner called "Credit Explained". (This is also on the Information Commissioner's website.)

It is a good idea to ask to see your credit references regularly. This will help you check whether there are unexplained transactions which might suggest that you have suffered from identity theft. If you are particularly worried that you could be a victim (for example, if you have had personal documents stolen), you can arrange for an alert to be posted on your reference files; this is called 'protective registration' and is coordinated by the anti-fraud body Cifas. Details are available at [www.cifas.org.uk](http://www.cifas.org.uk), or ring 0870 010 2091. Protective registration will mean, however, that your own requests for credit will probably take longer to process.



# Junk mail and unwanted phone calls

Information about who you are and where you live is used by companies to send you information about things you can buy, or charities you can donate to. Some people call letters like these 'junk mail', although the official name is 'marketing' or 'direct mail'.

If you'd rather not receive marketing mail, you can register your address with the Mailing Preference Scheme. Although not the law, this usually removes 95 per cent of unsolicited mail though junk mail from abroad still gets through. MPS is particularly valuable to stop upsetting mail being sent to people who have died.

**Mail Preference Scheme**  
0845 703 4599  
[www.mpsonline.org.uk](http://www.mpsonline.org.uk)

**Telephone Preference Scheme**  
0845 070 0707  
[www.tpsonline.org.uk](http://www.tpsonline.org.uk)

If you don't want to receive marketing telephone calls, you can register your phone number with the Telephone Preference Scheme. This scheme is backed by law. (A similar service operates for fax numbers).

If you don't want your phone number to appear in the phone directory or

to be accessible via directory enquiry services ask your phone supplier for your number to be 'ex-directory'.

## Scam alert!

**Been rung up to be told that you've won a prize in a competition or a free holiday? Given the low-down on a little-known share which is bound to go up in price?**

**Don't be taken in! These are well-known scams which want to part you from your money.**

## If you use the internet

All the things which make the internet so effective – its global reach, the ease of communication, its cheapness – also make it hard to control against abuse. When using the internet, take care to avoid your personal details becoming compromised.

### Five ways to be a savvy surfer

#### ● Look carefully at website tick boxes

When registering for services on-line, you may well be asked whether you agree to the personal data you supply being used in different ways. Sometimes you will have to *opt out* – in other words, to prevent your details being used, you will have to positively remember to tick a box.

#### ● Phishing isn't phunny

If you use on-line banking or services like Pay Pal, don't be taken in by the common practice known as 'phishing'. An email may arrive, apparently from your bank or financial company but actually from a bogus source, asking you to reconfirm your password or account details. Don't be caught!

#### ● Protect your email

Spam (unwanted emails) is a worldwide problem, and one which is very hard to tackle. As well as using an anti-spam filter for incoming emails, you can reduce the risk of spam in various ways. Make sure your full email isn't shown on websites. Avoid sending emails to large groups of recipients, or if you must do this use the BCC: feature ('blind carbon copy') available on most email software.

#### ● Blog and chat safely

If, like many other people, you have your own personal blog (on-line diary), or if you use internet chat, be cautious about the amount of personal information about yourself you are giving away. Anyone could be out there, reading about you.

#### ● You don't have to give information just because someone asks for it

Many web sites tell you which information you *must* give. Don't feel that you have to give other information unless you want to.

**Tip:** Watch out for boxes which have 'helpfully' been ticked already, so that you have to untick them if you disagree with the choice being offered.

**Tip:** Banks will *never* ask you for confidential information via emails.

**Tip:** Get yourself a spare free email address for when you are asked for your email by websites or individuals you don't fully trust.

**Tip:** If you are asked for your pet's name or your mother's maiden name as a security measure, you don't have to give the true name: pick any name you like, as long as you will remember it.

**If you use the internet a lot, you should look into other things you can do to reduce the risk of people messing you around, or messing your computer up. See the government web site [www.getsafeonline.org](http://www.getsafeonline.org). If you find the technical details difficult to understand, see if you can get a friend to help.**

This information is produced by Advicenow. Other guides include:

- Parents apart
- Trouble at school
- LivingTogether
- Family Mediation
- Divorce – a Survival Toolkit
- Working parents (or parents to be)
- Dealing with discrimination
- Unfair dismissal
- Is that discrimination?
- Homeless and young?  
Get your foot in the door...
- How to get good asylum advice
- Support for asylum seekers in the UK
- How to handle an interview under caution
- Turned down for DLA/AA? Think you're not getting enough?
- Claiming compensation
- Young workers
- Dealing with bailiffs
- 10 steps to sorting out your debts
- What's a contract?
- Do I need a lawyer?
- Seven steps to solving a problem

You can read or download all these guides and more at [www.advicenow.org.uk](http://www.advicenow.org.uk)

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*Marcel Berlins, The Guardian*

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Plain English Web Award 2004

**The information in this guide applies to England and Wales only.**

**The law is complicated and every case is different. Get advice.**

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If you have any comments on this guide,  
please email us at [feedback@advicenow.org.uk](mailto:feedback@advicenow.org.uk)



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Advicenow is run by Advice Services Alliance, the co-ordinating body for all UK advice services. ASA members include advice<sup>UK</sup>, Age Concern England, Citizens Advice, DIAL UK, Law Centres Federation, Shelter and Youth Access.

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