



# Association of Scottish Neighbourhood Watches

A Community-Led Organisation

## Identity Theft



### What is Identity theft?

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

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

Identity theft can result in fraud affecting your personal financial circumstances, as well as costing government and financial services millions of pounds a year. If your identity is stolen, you may have difficulty getting loans, credit cards or a mortgage until the matter is sorted out.

The following tips will help you protect your identity and prevent criminals from committing fraud in your name:

### Keep your personal information secure

- Your identity and personal information are valuable assets. Keep them secure.
- Regularly obtain a copy of your personal credit file from one of the [three credit reference agencies](#) to see which financial organisations have accessed your details. It is particularly helpful to check your personal credit file 2-3 months after you have moved house.

Three Credit Agencies:      Call Credit      Equifax      Experian

<http://www.callcredit.plc.uk/> <http://www.equifax.co.uk/> <http://www.experian.co.uk/>



- 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 [Mailing Preference Service](http://www.mpsonline.org.uk/mpsr/) ( <http://www.mpsonline.org.uk/mpsr/> ) to limit the amount of unwanted mail you receive.

### Keep all 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](http://www.cardwatch.org.uk/). (<http://www.cardwatch.org.uk/>)
- 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.

### Keep 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](https://www.ips.gov.uk/) (<https://www.ips.gov.uk/>) or [driving licence](http://www.dvla.gov.uk/drivers.aspx#dup_licence) ([http://www.dvla.gov.uk/drivers.aspx#dup\\_licence](http://www.dvla.gov.uk/drivers.aspx#dup_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.
- Check statements as soon as they arrive. If any unfamiliar transactions are listed, contact the company concerned immediately.

### Keep 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, <http://www.banksafeonline.org.uk/> contains advice provided by the banking industry.
- In addition, the website [www.getsafeonline.org](http://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.

### **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. 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:

**The 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/>

**For further information on identity theft such as "What if it happens to you?" "Who can help?" "What is being done?" visit the Home Office website:-**

**<http://www.identity-theft.org.uk/index-2.html>**