

The Stark Reality of Identity Fraud



ID fraud costs the UK around
£3.3 Billion

10%

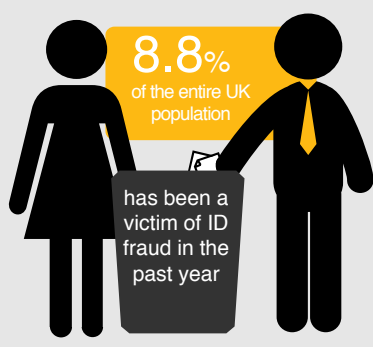
of all ID fraud victims have reported emotional & physical distress in the aftermath of crimes being committed.



When Fraudsters Strike

“‘Nathan’ received a letter relating to missed repayments for a substantial loan he was supposed to have taken out. He had not applied for the loan and was very worried. He telephoned the loan company and they dealt with his case very well. He also had to contact the credit reference agencies to restore his credit rating. He did not lose any money, but the fraud caused him much worry and he spent several hours dealing with the case. ‘Nathan’ also wasn’t certain how he became a victim.”^[1]

[1] National Fraud Authority (2009) A Better Deal for Victims



Owners, Occupiers and Professionals living in the suburbs are often at greater risk



Over half

of all adults were worried someone would use their credit card/bank details to obtain money, goods or services.



Top 10 steps to beating ID Fraud

1



Treat your personal information and the documents that carry it as you would treat any valuables.

2



If you are disposing of any documents which contain your personal information on, ensure they are destroyed, such as using a shredder.

3



Regularly update your computer firewall, anti-virus, anti-spyware programs and delete your web browser and cookie history.

4

Use a variety of **strong passwords** for different online accounts and **never share** them or write them down.

5

Avoid visiting websites which require your personal and financial information in public Wi-Fi areas.

6



If you are asked to supply any personal information by e-mail, mail, the phone or by any other means **always check them out** and if in doubt **do not disclose**.

7

Always report any lost or stolen documents such as passports, driving licenses, bank cards, cheque books etc.

8

Always check your statements for any transactions you did not make.



9

Check handbags, shared letterboxes, window sills and hallway tables for personal information that may have been forgotten about.



10

If you move house inform all relevant organisations and redirect mail to the new address.



Introducing Professor Mark Button



Professor Mark Button is Director of the Centre for Counter Fraud Studies at the University of Portsmouth. He has conducted dozens of research projects on fraud including the largest study to date in the UK on fraud victims.

“Identity fraud is a growing menace and the risk of falling victim to this type of crime has also been growing. The consequences of identity fraud can be very serious: from lost time, adverse credit ratings, financial losses to crimes being committed in your name.

“While many of us are worried about ID fraud, we don’t follow basic precautions to reduce the risk of it such as shredding papers with personal information that are destined for the bin.

“Fellowes, makers of the world’s toughest shredders, launched the UK’s first ever national campaign to raise awareness of the issue ten years ago. Over the years, the campaign has gained support from MPs, the Home Office, the Post Office and the Driver and Vehicle Licensing Agency. Now in its 10th year, ID10 is going straight to the source and trying to encourage you to shred your documents, keep it confidential and keep it personal. We’ve got facts to illustrate the nature and scale of the problem, but there are also 10 top tips to reduce your chances of falling victim. Hope you find it useful!”

Useful Contacts

POLICE:

<http://www.actionfraud.police.uk>

ROYAL MAIL:

<http://www.royalmail.com/personal/help-and-support/do-you-have-any-advice-about-identity-theft>

www.fellowes.com/gb/en/solutionscenter

*Taken from research conducted by Fellowes, 2014.

** http://www.actionfraud.police.uk/fraud_protection/identity_fraud