

# IT IS YOUR IDENTITY, YOU MUST PROTECT IT!

Identity Fraud could affect any one of us - from a personal and a business perspective. Finding out that someone has stolen your identity is not just an inconvenience, it can be devastating.

Unfortunately identity thieves and organised criminal gangs are continuing to target individuals and businesses - and the latest figures from CIFAS show that once again, ID Fraud is on the increase with the first quarter of 2009 showing a **40% increase in the number of victims**.

So, how can you protect your identity and safeguard your business? This leaflet gives a basic summary of the steps you should be taking, but for a more comprehensive overview and full outline of preventative hints and tips, visit [www.stop-idfraud.co.uk](http://www.stop-idfraud.co.uk)



## HOW CAN YOUR IDENTITY BE STOLEN?

**With information!** Simply put, criminals can steal your identity by gaining access to personal or confidential information about you or your business and then use it to order goods or services, or even take out loans, credit cards or open bank accounts in your or your business's name.

- **Through the theft** of bags/wallets
- **Stealing bank statements** and other key information from bins (known as bin raiding)
- **Redirecting your post** to another address
- **Sending bogus emails** to trick you into providing sensitive information (Phishing)

You can take steps to stop information getting into the wrong hands - read on for some top tips or visit [www.stop-idfraud.co.uk](http://www.stop-idfraud.co.uk) for further information.



## TOP TIPS TO KEEP YOUR IDENTITY SAFE

- **Keep your personal information, credit cards, passwords and pin numbers in a safe place** (preferably a lockable drawer or safe) and don't share these details with people or companies you don't know
- **Never throw away bills, receipts, credit or debit card slips, bank statements** or even unwanted post without destroying them first, preferably with a cross-cut shredder
- **Always protect your post**, especially if you live in a building where other people can easily access it. If you go away for a long time or move house, always redirect your mail
- **Check all your statements and financial records** as soon as they arrive and report any discrepancies straight away
- **Regularly obtain a copy of your credit report**

### AND SOME EXTRA ADVICE FOR BUSINESSES

- **Register with Companies House** and make sure you sign up to their Electronic Filing, PROOF and Monitor services which will help to prevent fraudsters changing the names of your directors and effectively 'hijacking' your company
- **Make sure that all your staff are fully informed** about the risk of identity fraud. Create a clear set of guidelines and procedures for employees concerning the handling, storage and sharing of sensitive information, both on and off-line
- **Always make sure that you and your staff properly destroy unwanted information.** As well as shredding paper, don't forget to shred CDs and DVDs and always make sure that the information on old computers is wiped clean before throwing them out
- **Always check the identity of your customers.** Both business and consumer credit reference agencies offer a wide range of solutions to authenticate and verify the identity of customers to ensure that they exist and are who they say they are



## IT COULD HAPPEN TO YOU TOO

From lost wallets to going through your bins, fraudsters are increasingly resourceful about how they get your information, but for the people and companies who fall victim, the outcome is just as devastating regardless of how the information was obtained:

### CASE STUDY 1

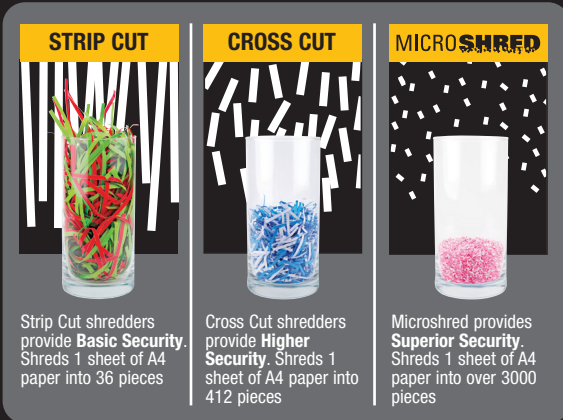
Mr A, aged 40, had £9,000 taken out of his account by criminals. Mr A suspects that the criminals got hold of his details from a number of statements he threw away the week prior to the identity fraud. "After having my identity targeted three times I became very cautious, but now because I shred everything I can throw away my mail with peace of mind. Another thing I have found very useful is to check my credit rating on a regular basis. This way you are made aware of any other addresses or accounts that are linked to you."



### COMPANY Y

Stuart owns company Y. Aged 34, he had a staggering £22,000 stolen through fraudulent means from his business and personal bank accounts two years ago. "I would advise everyone to never use their mother's real maiden name as a security answer, as it is just too difficult to keep it a secret. Use something funny or even stupid, call her Posh Spice or Domestos if you have to."

Fellowes offers a range of shredders for individual or office use to enable the secure disposal of your and your employer's confidential paper waste



Look out for the following groundbreaking features on selected models:



Jam Proof System auto-stops & reverses the machine when too much paper is inserted



SafeSense® technology automatically senses when hands are too close and shuts off the shredder



SilentShred technology provides ultra quiet operation for shared workspaces



Saves energy by switching to standby mode after 2 minutes of inactivity



DID YOU KNOW?

- Even your diary can contain information which can help a fraudster - if you have to carry it around with you, make sure it is kept well out of view and never leave it unattended
- Documents which are left on printers and in meeting rooms are liable to be seen by prying eyes. Always clear up after yourself and properly dispose of confidential waste



HOW TO SPOT IF YOUR IDENTITY HAS BEEN STOLEN

If your car or a computer is stolen, it is obvious to spot. But how do you know if someone has stolen your identity? The signs may not be as clear, but there are some things which could indicate you or your company might be a victim:

- **You start getting letters or bills in your name** from companies with which you are not familiar. For example, bills or receipts for things you haven't bought, a mobile phone in your name which you didn't know about or letters regarding outstanding debts which are not yours
- **You stop getting bills or statements or post** in general which you normally receive on a regular basis
- **You are refused a financial service**, such as a credit card or a loan, despite having a good credit history

Visit [www.stop-idfraud.co.uk](http://www.stop-idfraud.co.uk) for more information on spotting the signs of Identity Crime.

FIND OUT MORE...

For more information on identity crime, including useful hints, tips and exclusive downloads to help keep your identity safe and to protect your business/employer, visit [www.stop-idfraud.co.uk](http://www.stop-idfraud.co.uk)

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A QUICK REFERENCE GUIDE

IS YOUR IDENTITY AT RISK?

NATIONAL IDENTITY FRAUD

PREVENTION WEEK™

