

Identity theft

The information on this website is for general guidance and is not financial advice. If you need more information or personal advice, please contact an Independent Financial Adviser. For more information please read [Getting Advice About Your Finances](#)

Identity theft occurs when criminals steal your personal details and use them to open bank accounts, get credit cards, loans, state benefits, or documents such as passports or driving licences in your name. If this happens, it will affect your personal finances and you may find that you have difficulty in doing any of these things yourself until the matter is sorted out.

Things to look out for

There are several signs that could indicate that you may have been a victim of identity theft:

- There are items on your bank or credit card statements that you do not recognise.
- You have applied for state benefits but are told that you are already claiming them.
- You receive bills, invoices or receipts for goods or services that you haven't asked for.
- You have been refused a financial service, such as a credit card or loan, despite having a good credit history.
- A mobile telephone contract has been set up in your name without your knowledge.
- You have received letters from solicitors or debt collectors for debts that aren't yours.

You could potentially become a victim of identity theft if:

- You have lost or had stolen important documents, such as your passport or driving licence.
- Post expected from your bank has not arrived or you are receiving no post at all.

If you think that you have been a victim of identity theft you can check your personal credit file from a credit reference agency to see if it includes any entries that you don't recognise. Any of the agency links below can provide you with a copy of your credit file for as little as £2. As these companies are subscription services ongoing memberships will cost significantly more than £2. However, memberships can be cancelled to avoid ongoing costs. Please read the details of the services and charges offered below on their websites carefully.

- [TransUnion](#)
- [Equifax](#)
- [Experian](#)

How to protect yourself from identity theft

Criminals commit identity fraud by stealing your personal details. This is often done by taking documents from your rubbish, or by contacting you and pretending to be from a legitimate organisation. To protect yourself and to lower your risk of becoming a victim, you should take the following precautions to minimise your chances of having your personal details stolen:

- Keep your credit and debit cards safe. If they are lost or stolen, cancel them immediately.
- Keep your personal documents safe, preferably in a locked drawer or cabinet at home.
- If your passport or driving licence is lost or stolen, inform the relevant organisation immediately.
- Be careful when disposing of documents such as bills, bank statements or receipts. Always destroy them before throwing them away, or if possible use a shredder.
- Check your financial statements as soon as they arrive and contact the company immediately if there are any unfamiliar transactions.
- Never give out personal details over the telephone, even if the person claims to be from your bank. Ask for their number and call them back to ensure that they are genuine.
- Don't use the same password for different accounts and never write your passwords down where they may be seen.

Take extra care if you live in a property where other people could have access to your mail. Your bank or credit card company may be able to arrange for you to collect valuable items, such as cards or cheque books, from your local branch rather than posting them to you.

If you suspect that your mail is being stolen, contact [Royal Mail Customer Service](#) using the details given below. They will also be able to check whether a mail redirection order has been made in your name without your knowledge. You should always inform your bank and other financial organisations immediately if you move house, and it is advisable to ask Royal Mail to redirect your mail for at least a year.

Criminals sometimes use the identity of someone who is deceased to commit fraud. To reduce the chances of this happening to a friend or member of your family who has died, you can register their details with a service that can remove their details from mailing lists. To do this, or for further information, visit one of the following websites:

- [The Bereavement Register](#)
- [The Deceased Preference Service](#)

Other Useful Information

- Age UK's ['Avoiding Scams'](#) Factsheet
- [Financial Fraud Action UK \(FFA UK\)](#) offers consumer advice to help you protect yourself against financial fraud and also has useful emergency contact numbers for many major UK banks in case you suspect you have been a victim of fraud.

Useful Organisations

Royal Mail

Website: www.royalmail.com

Transunion

Website: www.callcredit.co.uk

Telephone: 0330 0247574

Address: One Park Lane, LS3 1EP

Equifax Plc

Website: www.equifax.co.uk

Telephone: 0330 0247574

Address: Customer Service Centre , LE3 4FS

Experian

Email: consumer.helpservice@uk.experian.com

Website: www.experian.co.uk

Telephone: 0800 013 8888

Address: The Sir John Peace Building, NG80 1ZZ

The Bereavement Register

Email: help@thebereavementregister.org.uk

Website: www.the-bereavement-register.org.uk

Telephone: 0800 082 1230 - 24 hour automated registration service

Address: FREEPOST RTEU-JSHJ-LCTZ, SE1 3UZ

Deceased Preference Service

Website: <http://www.deceasedpreferenceservice.co.uk/>

Telephone: 0800 082 1230 - 24 hour automated registration service

Address: Deceased Preference Service DDC OS, S80 2RT

Financial Fraud Action UK (FFA UK)

Website: <http://www.financialfraudaction.org.uk/>

Telephone: 0800 082 1230 - 24 hour automated registration service

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