



Top tips for protecting yourself against identity fraud

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Identity theft

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 **101**

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Fraudsters can use your identity details to open bank accounts, obtain credit cards and loans in your name. The first you know of it may be when you receive bills or invoices for things you haven't ordered.

Simple steps can be taken to prevent yourself from becoming a victim of identity fraud.

- Always shred anything with your name, address or financial information on before throwing it away and never leave things like bills lying around for others to see.
- Remember that your bank or building society will never ask for a whole security number, PIN or password.
- Ensure that you check your statements carefully and report any suspicious activity to your bank or financial service provider straight away.
- Inform your bank or credit card company if a statement that you are expecting doesn't arrive.
- If you move house, ask Royal Mail to redirect your post for at least a year.
- Check your personal credit file 2-3 months after you have moved house to detect any key changes to your credit file which could indicate potential fraudulent activity.
Call credit, Equifax and Experian all offer a credit report checking service.

Report any suspicious activity to the police on 101 - in an emergency dial 999