

## Advice Column – Identity Theft

**A bank that I do not normally deal with has contacted me to chase an outstanding debt. I think I may be a victim of identity theft. What should I do?**

Identity theft is a type of fraud which takes place when someone you don't know gets hold of your personal details and uses them to apply for credit or to open an account in your name.

If you have been a victim of identity theft you will usually not have to pay for any money you have lost, unless it can be shown that you have acted fraudulently or without reasonable care, for example by keeping your PIN number written down with your card. You must act quickly:

- contact the bank straight away, keep a record of all conversations you have with them, and copies of any letters sent or received
- report the matter to the police, and get a crime reference number
- check with the credit reference agencies (details below) whether any applications for credit have been made in your name. If they have, you can ask to have the information removed from your file
- if you suspect that someone has got hold of your details by stealing your mail, or has fraudulently applied to get mail redirected from your address, you should contact the Royal Mail Customer Enquiry Number on: 08457 740740
- contact CIFAS, the UK's Fraud Prevention Service at [www.cifas.org.uk](http://www.cifas.org.uk). For a small fee they will make sure that anyone applying for credit in your name is automatically double-checked.

The credit reference agencies are:

**Experian** Tel: 0870 241 6212 Website: [www.experian.co.uk](http://www.experian.co.uk)

**Equifax** Tel: 08705 143700 Website: [www.equifax.co.uk](http://www.equifax.co.uk)

**Call Credit** Tel: 0870 060 1414 Website: [www.callcredit.co.uk](http://www.callcredit.co.uk)

For more information and advice about identity theft, go to [www.cardwatch.org.uk](http://www.cardwatch.org.uk), or to the Home Office website at [www.identitytheft.org.uk](http://www.identitytheft.org.uk) or see [www.adviceguide.org.uk](http://www.adviceguide.org.uk) for contact details of your nearest CAB.

August 09