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Identity theft occurs when your personal information is used by someone else without your knowledge. It may support criminal activity, which could involve fraud, deception, or obtaining benefits and services in your name.

It is estimated that more than 100,000 people are affected by identity theft in the UK each year, costing the British economy over £1.3 billion annually.

This website has been produced by the [Home Office Identity Fraud Steering Committee](#), a collaboration between UK financial bodies, government and the police to combat the threat of identity theft.

This site can help you protect yourself, advises what to do if it happens to you and suggests where to get further help.

Home Office Identity Fraud Steering Committee

Association for Payment Clearing Services
Association of Chief Police Officers
British Bankers' Association
CIFAS, the UK's Fraud Prevention Service
Department for Constitutional Affairs
Department of Work and Pensions/Jobcentre Plus
Driver and Vehicle Licensing Agency
Finance & Leasing Association
Financial Services Authority
HM Customs & Excise
Home Office
Inland Revenue
UK Passport Service

Protecting yourself

Criminals commit identity theft by stealing your personal information. This is often done by taking documents from your rubbish or by making contact with you and pretending to be from a legitimate organisation.

Identity theft can result in fraud affecting your personal financial circumstances, as well as costing government and financial services millions of pounds a year.

If you become a victim of identity theft, it could be hard for you to obtain financial services in the future. The following tips will help you protect your identity and prevent criminals from committing fraud in your name:

Security Tips

Your identity and personal information are valuable assets. Keep them secure.

Regularly obtain a copy of your personal credit file from one of the [three credit reference agencies](#) to see which financial organisations have accessed your details. It is particularly helpful to check your personal credit file 2-3 months after you have moved house.

Be extra careful if you live in a property where other people could have access to your mail.

If you suspect your mail is being stolen, contact the Royal Mail Customer Enquiry Line: **08457 740 740**. Check whether a mail redirection order has been made in your name without your consent.

If you move house, tell your bank, card issuer and all other organisations that you deal with immediately. Ask the Royal Mail to redirect any mail from your old address to your new one for at least a year.

Consider using the [Mailing Preference Service](#) to limit the amount of unwanted mail you receive.

Plastic Cards

If your plastic cards are lost or stolen, cancel them immediately. Keep a note of the emergency numbers you should call. Further details can be found at the [Card Watch website](#).

When giving your card details or personal information over the phone, Internet or in a shop, make sure other people cannot hear or see your personal information.

Never carry documents or plastic cards unnecessarily. When not in use keep them in a safe place.



Look after your important documents

Keep your personal documents in a safe place, preferably in a lockable drawer or cabinet at home. Consider storing valuable financial documents such as share certificates with your bank.

If your [passport](#) or [driving licence](#) has been lost or stolen contact the issuing organisation immediately.

Don't throw away entire bills, receipts, card slips, bank statements or even junk mail in your name. Destroy unwanted documents, if possible by using a shredder.

Check statements as soon as they arrive. If any unfamiliar transactions are listed, contact the company concerned immediately.

Password Tips

Never give personal or account details to anyone who contacts you unexpectedly. Be suspicious even if they claim to be from your bank or the police. Ask for their phone number, check it is genuine and, if so, call them back. Be aware that a bank will never ask for your PIN or for a whole security number or password. Keep them secure.

Don't use the same password for more than one account and never use banking passwords for any other websites. Using different passwords increases security and makes it less likely that someone could access any other accounts.

Keep your passwords safe and never record or store them in a manner which leaves them open to theft, such as in your purse or wallet.

If you receive a suspicious e-mail purporting to be from a bona fide institution which requests personal details, click here for [advice](#) provided by the National Hi-Tech Crime Unit and the banking industry.

What if it happens to you?

Are you a victim of identity theft?

You may be a victim of identity theft if:

- you apply for a financial service, believe you have a good credit history and are told you have been declined because you have defaulted on a loan you know nothing about
- you identify entries on your personal credit file from organisations you do not normally deal with
- financial institutions that you do not normally deal with contact you to chase an outstanding debt
- mail that you normally expect from a financial institution does not arrive when expected
- you have lost or had stolen important documents such as your passport or driving license
- you apply for a welfare benefit and are told you are already claiming, when you are not

If any of these apply to you, or you believe that you are a victim of identity theft, act quickly. The problems will be harder to solve the longer it goes on.

Obtain a copy of your credit file from the following credit reference agencies, it costs as little as £2:

1 Callcredit plc
Consumer Services Team
www.callcredit.co.uk

2 Equifax plc
Credit File Advice Centre
www.equifax.co.uk

3 Experian Ltd
Consumer Help Service
www.experian.co.uk

Look at your credit file in detail. If you find entries relating to organisations you do not normally deal with, contact them immediately. Keep a record of all your actions, including who you spoke to and when, and copies of letters sent and received. The credit reference agencies may be able to help you with this.

If you believe you are a victim, report the matter to your local police station and ask for a reference number. For details of which police station to report to, visit www.police.uk.



Report all lost or stolen documents, (passports, driving licences, credit cards, chequebooks, etc).

Notify [Royal Mail](#) if you suspect mail theft or that a mail redirection has been fraudulently set up on your address – they have an investigations unit who will be able to help.

Consider registering with the CIFAS Protective Registration Service. CIFAS Protective Registration may be placed by individuals against their own address when they have good reason to believe it may be used by a fraudster, for example, when a passport has been stolen. For a full explanation of the CIFAS Protective Registration Service, go to www.cifas.org.uk and follow the link to Protective Registration. Alternatively you can phone 0870 010 2091 (Mon-Fri 8am-9pm, Sat 9am-5pm)

Who can help?

To find out how to protect yourself from becoming a victim of identity theft, or to learn more about fraud prevention in general:

Obtaining your credit file

You can obtain your credit file from any of the three credit reference agencies listed below. Some also offer consumers secure online access to their credit files.

Call Credit – www.callcredit.co.uk

Follow the appropriate consumer information links to obtain your credit file from Call Credit.

Equifax – www.equifax.co.uk

Follow the appropriate consumer information links to obtain your credit file from Equifax.

Experian – www.experian.co.uk

Follow the appropriate consumer information links to obtain your credit file from Experian.

Consumer finance identity theft information

These organisations provide general advice and information about fraud relating to consumer finance.

APACS – www.apacs.org.uk

Information and advice to stay safe online
<http://www.apacs.org.uk/staysafeonline/>

British Bankers' Association – www.bba.org.uk

General consumer advice for banking-related products and services

Financial Services Authority – www.fsa.gov.uk

Information on finance-related scams and swindles
www.fsa.gov.uk/consumer/scams/index.html

CardWatch – www.cardwatch.org.uk

Information and tips on keeping your identity safe
www.cardwatch.org.uk/html/id_fraud_tips.html

CIFAS – The UK's Fraud Prevention Service – www.cifas.org.uk

Information about identity fraud and how to apply for protective registration
www.identityfraud.org.uk

Reporting the theft or loss of mail and documents

If you lose any important mail or documents, you should notify the following organisations:

Royal Mail – www.royalmail.com

Royal Mail Customer Services provides a host of options to re-direct your mail and to report the loss or theft of any mail. Follow the link for Customer Service

UK Passport Service – www.passport.gov.uk

Information about lost or stolen passports

www.passport.gov.uk/lost_stolen_recovered.asp

Information about identity cards and biometric passports

www.passport.gov.uk/identity.asp

UKPS news page – latest information about the UK Passport Service and its anti-fraud initiatives

www.passport.gov.uk/news/news.asp

Driver and Vehicle Licensing Agency – www.dvla.gov.uk

What to do if your driving licence has been lost, stolen, destroyed or defaced

www.dvla.gov.uk/drivers/applydl.htm#dup_licence

Frequently Asked Questions – Lost Documents

www.dvla.gov.uk/faq/faq_lost_documents.htm

General fraud prevention

The following sites provide general information and advice on fraud and how to protect yourself from becoming a victim:

Home Office – www.homeoffice.gov.uk

Fraud information page

www.homeoffice.gov.uk/crime/fraud/index.html

Fraud Reduction website – www.uk-fraud.info

The Fraud Reduction website is published by the National Working Group on Fraud on behalf of the UK Association of Chief Police Officers (ACPO – www.acpo.police.uk). This website deals primarily with commercial fraud in a policing context. The information contained in these pages is intended to provide advice for individuals and businesses on how to recognise fraud, how to avoid it through preventative measures, and how to respond to suspected frauds.

Crimestoppers – www.crimestoppers-uk.org

crimes, with the option of reporting anonymously

Details of how to report

Foreign & Commonwealth Office – www.fco.gov.uk

advice section – tips for keeping your documents and money safe whilst traveling

www.fco.gov.uk/knowbeforeyougo

Know before you go – travel

Please note the Home Office Identity Fraud Steering Committee takes no responsibility for the information provided in external websites.

What is being done?

Identity theft / fraud is an important and growing problem. It affects individuals, government departments and private sector organisations, and often forms part of more serious criminal operations such as people trafficking and drug smuggling.

The [2002 Cabinet Office Study](#), which covered the use of false identities and the theft of other people's identities, estimated that crime facilitated by identity fraud cost the UK £1.3 billion per annum.

What is being done about identity theft in the UK?

The Home Office, in collaboration with other government departments and private sector organisations, has set up the [Home Office Identity Fraud Steering Committee](#) to lead a cross public/private sector work programme to tackle identity theft and identity fraud. The programme co-ordinates existing activity in the public and private sectors and identifies new projects and initiatives to reduce identity crime.

There have been a number of key successes:

Aligning penalties - Many organisations use passports and driving licences to help establish identity. The maximum fine of £2,500 was no longer a credible penalty for fraudulently obtaining a driving licence given the level of fraud that it can be used to perpetrate. The Criminal Justice Act 2003 changed the law to align the penalty for fraudulently obtaining a driving licence with that for fraudulently obtaining a passport and made these offences arrestable. Obtaining either document fraudulently now incurs a maximum penalty of two years imprisonment.

New criminal offence - Organised criminals often use false identity documents. In 2003 the Government announced it would create a new offence of being in possession or control of false identity documents, including genuine documents that have been improperly obtained or were issued to another person, without reasonable cause. It covers both UK and foreign documents and will give the police a wider range of choices. They could use it to disrupt the activities of organised criminals in the early stages of their crimes. The new offence is included in the draft Identity Cards Bill, published by the Home Office on 26 April in "[Legislation on Identity Cards: A Consultation](#)".

Developing and sharing good practice - [The Home Office](#), [UK Passport Service](#), and [DVLA](#) worked closely with [APACS](#), [FLA](#) and [CIFAS](#) to support their project to produce *Identity Fraud - The UK Manual*. This manual, launched in June 2003, includes examples of known security features from UK passports and driving licences and provides guidance to organisations to help spot forgeries.

New projects - Earlier this year UKPS deployed a database of lost and stolen passports that is being shared with border authorities and police worldwide to help prevent identity fraud.

Joint working - UKPS and DVLA continue to work closely together to establish higher standards of identity checking before they issue passports and driving licences.



[The National Identity Cards Scheme](#) - In November 2003, the Home Secretary announced the Government's decision to begin the process of introducing a national identity cards scheme, which will enable people to prove their identity more easily and protect their identity against theft and fraud.

Awareness - The [Home Office Identity Fraud Steering Committee](#) has produced this website to raise awareness of the risk presented by identity fraud, provide advice that will help you to protect your identity and tell you what to do if you are victim.