

Your identity is one of your most valuable assets. However, criminals can use a number of methods to find out your personal information and will then use it to open bank accounts, take out credit cards and apply for benefits in your name.

If your identity is stolen, you can lose money and may find it difficult to get loans, credit cards or a mortgage until the matter is sorted out. It can take up to 15 months to discover that you have been targeted, and a great deal of time and effort to sort the matter out.

Identity theft occurs when someone gets hold of your personal information, such as your name, address, mother's maiden name, bank or credit card details etc without your permission.

Identity fraud is the name of the crime that occurs when they use this information to obtain goods or services.

Warning Signs

There are a number of signs to look out for that may mean you are or may become a victim of identity theft.

These include:

- You receive letters in your name from debt collectors for debts which aren't yours
- You have lost or had important documents stolen, such as your passport or driving licence
- Post from your bank or utility provider doesn't arrive
- Items that you don't recognise appear on your bank or credit-card statement
- You apply for benefits, but are told you are already claiming
- You receive bills or receipts for goods or services you haven't asked for
- You are refused financial services, credit cards or a loan, despite having a good credit rating

Act quickly!

If you think you are a victim of identity theft or fraud, act quickly to ensure you are not responsible for any financial loss.

- Report all lost or stolen documents, such as passports, driving licences, credit cards and chequebooks to the organisation that issued them.
- Inform your bank, building society or credit-card company of any unusual transactions on your statement.
- Request a copy of your credit file to check for any suspicious applications.
- Report the theft of personal documents and suspicious credit applications to the police and ask for a crime reference number.
- Contact **CIFAS**, the UK's fraud prevention service, and apply for **protective registration**. Once you have registered you should be aware that CIFAS members will carry out extra checks to see when anyone, **including you**, applies for a financial service, such as a loan, using your address.