

# Identity Theft

Mendlesham Computer Club

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# What is Identity Theft?

Identity theft happens when someone uses your personal information without permission. This may include:

- Name and address
- Bank or credit card details
- National Insurance number
- NHS number

Criminals may:

- Take money from your accounts
- Open loans or credit cards
- Claim benefits or refunds in your name
- Create companies using your address

# Warning Signs of Identity Theft

- Bank transactions you don't recognise
- Letters about debts or loans you never took out
- Missing post or unexpected mail
- Being refused credit for no clear reason
- Calls or emails asking for personal details

If something doesn't feel right, check it.

## Step 1 – Don't Panic, Act Quickly

If you think your identity has been stolen:

- Stay calm
- Write down what has happened
- Keep letters, emails, and bank statements
- The sooner you act, the easier it is to fix



## Step 2 – Contact Your Bank Immediately

- Call your bank using the number on your card or statement
- Tell them you suspect fraud
- Ask them to:
  - Stop suspicious payments
  - Freeze or close affected accounts
  - Issue new cards or passwords

**Banks in the UK are required to help protect you.**

## Step 3 – Report It to Action Fraud

Action Fraud is the UK's national fraud reporting service.

- Report online or by phone
- They will give you a 'crime reference number'
- This helps banks, insurers, and police investigations

**If you are in immediate danger, call 999**

## Step 4 – Protect Your Credit Record

- Contact one of the UK credit reference agencies:
  - Experian
  - Equifax
  - TransUnion
- Ask for a ‘fraud alert’ (also called a protective registration)
- Check your credit report for accounts you don’t recognise
- You can also register with **\*\*CIFAS\*\*** for extra protection.

## Step 5 – Check Your Credit Report

- Look carefully for:
  - Loans or credit cards you didn't apply for
  - Incorrect addresses or personal details
- Report anything suspicious straight away.

## Step 6 – Contact Other Organisations (If Needed)

- Depending on what was stolen:
  - HMRC– if tax or National Insurance details are involved
  - NHS – if your NHS number was misused
  - DWP – if benefits are affected
- They can place extra checks on your records.

# Watch Out for Follow-Up Scams

- Criminals may pretend to:
  - Be from your bank
  - Offer to “recover” stolen money
  - Ask for fees or personal information
- Remember:
  - Banks and government departments will never ask for passwords
  - Hang up and call back using a trusted number

# How to Protect Yourself in the Future

- Shred documents with personal information
- Never share PINs or passwords
- Be cautious with phone calls and emails
- Use strong, unique passwords
- Check bank statements regularly
- Ask a trusted friend or family member for help if needed.
- Register on Land Registry for property alerts

## You Are Not to Blame

- Identity theft is common
- Anyone can be targeted
- Help is available
- Acting quickly makes a big difference

# Useful UK Resources

- Action Fraud (<https://www.nafn.gov.uk/report/action-fraud/>) – report fraud
- Your bank or building society
- CIFAS (<https://www.cifas.org.uk/>) – identity protection
- Credit reference agencies
- Local council or community support services
- Property alert on Land Registry [property.alert.landregistry.gov.uk](https://property.alert.landregistry.gov.uk)