



WHAT TO DO IF YOU THINK YOU'VE BECOME A VICTIM



REPORT LOST OR STOLEN DOCUMENTS such as passports, driving licences, credit cards and chequebooks, to the organisation that issued them.



CONTACT A CREDIT REFERENCE AGENCY such as Callcredit, Equifax or Experian and follow their suggested steps to resolve the situation and prevent it happening again (see useful contacts).



CONTACT CIFAS - The UK's Fraud Prevention Service and file a Protective Registration notice on your credit file. This informs potential lenders that you have been a victim of identity fraud and greater security measures will be taken to ensure applications for credit are genuine (see useful contacts).



NOTIFY OTHER CREDITORS WITH WHOM YOU HAVE ACCOUNTS (bank, credit cards and phone and utility companies) even if they have not been affected, so they can monitor your accounts to ensure thieves do not access these.



KEEP A RECORD OF ALL COMMUNICATIONS. Send all letters by registered mail and keep copies. If you think your case may lead to a lawsuit, track how much time you spend dealing with the problem.



REPORTING FINANCIAL FRAUD. Where the incident involves the use of plastic cards, online banking, or cheques, the matter should be reported to the financial institution concerned. They will then be responsible for exploration and verification and where appropriate will report it to the police for subsequent investigation.

Where the incident has not involved the use of plastic cards, online banking or cheques you should report the matter to the relevant organisation in the first instance and, dependent on their advice, to your local police station.

www.stop-idfraud.co.uk



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