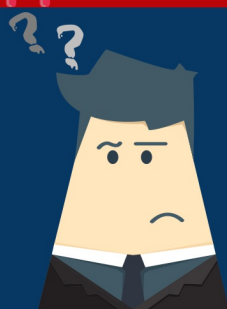




# DO YOU REALLY KNOW...



## ...HOW IDENTITY FRAUD WORKS?



Identity fraud occurs when criminals use your stolen personal details to commit fraud, whether that be to open a bank account or apply for a mortgage in your name. Criminals will often obtain your personal details from information you've made publicly available on social media or from letters you've thrown in the bin without shredding. With just a few bits of your personal information, a fraudster can commit many types of fraud and leave you in a difficult financial position that can sometimes take weeks or months to resolve.

 **41%**

Of all fraud is identity fraud.

[https://www.cifas.org.uk/identity\\_fraud](https://www.cifas.org.uk/identity_fraud)



**£1,203**

The average amount of money lost by victims of identity fraud.

Annual Fraud Indicator 2013



**£3.3bn**

The estimated annual loss due to identity fraud in the UK.

Annual Fraud Indicator 2013

## HOW TO PROTECT YOURSELF...



→ Your personal information is highly valuable, so be very cautious about sharing too much of it online. Your friends already know when your birthday is and where you live, do you really need to post those details on your social networking profiles?



→ When you're disposing of documents that contain your personal or financial details, shred them first.



→ Regularly check your bank statements to look for any transactions you didn't make. If you find anything suspicious, report it to your bank immediately.



→ Whenever possible, create complex passwords that use three random words, as well as numbers and symbols. Use a unique password for each online account. Don't share your PINs and passwords with anyone, and don't write them down.



→ Use anti-virus software on all of your devices and update it whenever you're prompted to do so. It's also important to install app and system updates as soon as they become available. These updates often contain fixes for security vulnerabilities within the software.



→ Use credit reference agencies, such as Experian or Equifax, to monitor your credit file for any unexpected changes.