



Top Ten Tips To Keep Your Identity Safe

As fraudsters find increasingly sophisticated ways of stealing our personal details, it has never been more important to protect your identity. Last year more than a million people had their credit or debit card details stolen, at a cost of around £625 million, according to APACS, the payments association.

Here are the top ten tips on how to beat the identity fraudsters.

1. Destroy all unwanted documents containing your name and address, preferably by using a shredder. Do not throw away entire bills, receipts, credit-or debit-card slips, bank statements or even unwanted post in your name.

2. Check all bank and card statements as soon as they arrive. If any unfamiliar transactions are listed, contact the company concerned immediately.

3. 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.

4. Do not 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.

5. 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.

6. 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 knowledge.

7. If your debit or credit 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.

8. Make sure other people cannot hear or see your personal information when giving your card details or personal information over the phone, internet or in a shop.

9. Regularly obtain a copy of your personal credit file from one of the three credit reference agencies ([Equifax](#), [Experian](#) or [Call Credit](#)) 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.

10. Criminals sometimes use the **identities of deceased persons** to commit fraud, which can be very distressing for bereaved family members. One way of reducing the chances of this happening is to register with services that remove the deceased's details from mailing lists. These include The Bereavement Register, Deceased Preference Service and Mailing Preference Service.

Last Updated: 19/09/2008