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UNDER EMBARGO UNTIL 00:01 MONDAY 6TH OCTOBER 2008

Naivety puts Brits at risk of identity fraud

National Identity Fraud Prevention Week seeks to encourage best practice, once and for all

LONDON, 6 October 2008 – National Identity Fraud Prevention Week - a major awareness drive, warning of the dangers of identity fraud – begins today as fresh research is published showing that while awareness is at an all-time high, Britons are ignoring Government and police advice and continuing to put themselves at risk.

Government figures show that identity fraud costs the economy more than £1 billion annually – and independent pan-European market research, commissioned by Fellowes for National Identity Fraud Prevention Week, reveals that Britain suffers one of the region's highest rates of identity fraud. The survey revealed that 4.3million adults have already fallen victim.

Thanks to ongoing public awareness drives, such as National Identity Fraud Prevention Week, the nation also boasts the highest awareness rates – 99% of adults surveyed claimed to be aware of identity fraud and 95% realise that we are all at risk.

However, 64% of British adults do not understand how best they can protect themselves against identity fraud, indicating that yet more needs to be done to communicate best practice in the home and work environment and encourage the public to take this advice – protecting themselves and lessening the impact of identity fraud upon the economy. National Identity Fraud Prevention Week aims to educate consumers and businesses as to the dangers of identity fraud, and the preventative steps that could – and should – be taken:

- Ensure that your PC is equipped with security software: 14% of Brits are still surfing unprotected
- Use the official Royal Mail redirection service when moving house and investigate stray post: only 43% currently look in to why expected mail has failed to arrive
- Always report lost documents, such as passports or driving licences, immediately: 67% of the population already adheres to this, but that leaves 33% of us naively risking our identities
- Regularly check your credit report! Only 23% of the population currently takes time to do this – the lowest rating in Europe!
- Always check bank statements for discrepancies: while 79% of us are doing this, only 53% compare their bills to their receipts
- Make shredding part of your everyday life: despite repeated warnings, 65% of the British population admits to throwing sensitive documents in the bin without shredding them first

The risk of identity fraud is not unique to our island – the rest of the EU is also at risk and, in some markets, there is a real need for greater awareness:

- In Ireland, a significant proportion of the population lacks knowledge in the two key areas that could cause ID fraudsters real problems; namely, how fraudsters get access to their personal information (50%), and the measures they can take to prevent ID fraud (46%). This is reflected in their preventative behaviours – 53% of people who had already fallen victim admitted that they still did not have a shredder at home, and only 18% of Irish people shred all of their potentially sensitive information before putting it in the bin – meaning 82% do not!
- The situation is even worse in Belgium, where 76% of people claim not to know how fraudsters get access to their personal information nor the measures they can take to prevent ID fraud
- Despite 99% of Dutch consumers claiming to have heard of ID fraud, 92% of those surveyed admitted to putting sensitive documents in the bin without shredding it first

- Unfortunately, identity fraud seems to have taken hold in Germany, where 1.8million consumers have already fallen victim. Efforts to raise awareness have been successful in part – but 59% of the population is still unsure as to the steps it can take to protect itself

In a bid to encourage best practice, the BBC's Adrian Chiles has stepped up to front this year's campaign, which is also supported by the Association of Chief Police Officers (ACPO), the Metropolitan Police, the Home Office's Identity and Passport Service, Royal Mail, CIFAS – The UK's Fraud Prevention Service, Fellowes, Callcredit, Equifax, Experian, the Federation of Small Businesses, the British Retail Consortium, the Serious Organised Crime Agency (SOCA), regional police forces and politicians from across the political divide.

“With the assistance of media coverage and campaigns like this, awareness of identity fraud has grown in the UK but people are still unaware or simply ignoring advice and vast numbers continue to fall victim,” commented Adrian Chiles.

“National Identity Fraud Prevention Week is a great campaign that is focused on communicating to consumers and businesses the dangers of identity fraud and the preventative steps that could – and should – be taken. With a wealth of good advice coming from organisations at the forefront of the identity fraud battle, Britons would do well to pay attention. This week is the time to listen and to act on the advice being offered. I hope everyone takes note of the simple steps that can be taken to protect their identities so we can stop handing our identities to fraudsters on a plate.”

A series of quotes from partner organisations can be found in the notes to the editor, below.

Notes to editors:

For more information, or to request an interview, please contact the National Identity Fraud Prevention Week press office:

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The National Identity Fraud Prevention Week team has once again produced its invaluable 'Protecting Your Identity' guide, which is free to members of the public. For this and more information on how to protect yourself, and how to cope if you are a victim of identity fraud, visit the official campaign website, www.stop-idfraud.co.uk. In addition, an online identity theft risk assessment is available here.

Steps the public can take to protect themselves include:

- Keep your personal and confidential documents secure
- Always shred, using a cross cut shredder, before disposing of documentation – bank and credit card statements, utility bills, receipts, direct mail containing any personal information, mortgage applications etc
- Regularly check your bank and credit card accounts for unusual transactions
- Regularly obtain a copy of your credit report from credit reference agencies Callcredit, Equifax or Experian, and monitor it for discrepancies
- When you move home, redirect your mail from your old address to your new address for at least a year. You can now apply online 24/7, visit: www.royalmail.com/redirection for more information
- Going away? If you're planning to be away from home, you'll want to make sure you don't leave any obvious clues, like a pile of mail on your doormat, contact Royal Mail about their 'Keepsafe' service which will hold your mail for up to two months, and deliver it on your return. For more information visit www.royalmail.com
- Regularly check your bank and credit card accounts for unusual transactions
- Never give out any personal information to unidentified individuals or organisations who contact you by phone, email or face-to-face
- Visit www.met.police.uk/fraudalert/ for information on different types of fraud.
- Never respond to e-mails asking for personal or financial information. Be especially careful when sending personal information over the internet.
- If you receive an email that warns, with little or no notice, that an account will be shut down unless you reconfirm billing or security information, you should not reply or click on the link in the email. Instead, contact the institution cited in the email using a telephone number or web site address you know to be genuine.
- Use up-to-date anti-virus software and a personal firewall and, if your computer uses the Microsoft Windows operating system, keep it updated from the Microsoft website. Be extra careful if using Internet cafes or any PC which is not your own and over which you have no control. If in doubt, a good place to get help and guidance on how to stay safe online is your bank's website. Check regularly for specific information and guidance on protecting your PC and yourself online.
- Avoid emailing personal and financial information. Before submitting financial information through a web site, look for the 'lock' icon on the browser's status bar. It signals that personal information is secure during transmission.
- Never give personal information to people calling from companies you have not dealt with before. Always check the identity of these people by calling them back. Obtain their office number from directory enquiries and then confirm their position with the switchboard before speaking to them
- If you have been a victim of identity fraud involving the use of plastic cards, online banking or cheques, the matter should be reported direct to the financial institution concerned. They will then be responsible for further investigation and, where appropriate, onward reporting to the police. Other incidents should be reported to the relevant organisation and, dependent on their advice, to your local police station

Tyron Hill, official National Identity Fraud Prevention Week spokesperson, Fellowes, said:

“Despite continued work to raise awareness of identity fraud, it seems that there is still more to be done to educate the public and for ID fraud prevention to become second nature. People still don’t seem to realise that their identity is their most valuable possession – if it falls in to a fraudster’s hands, not only might loans, mortgages and credit cards become difficult to obtain, but vast bills can be racked up and, most frighteningly, other fraudulent crimes can be committed using a stolen identity.

“We must take every possible step to protect our identities – by acting responsibly online, carefully monitoring our post, securely storing sensitive documents and shredding all paper documents before disposing of them.”

Peter Hurst, Chief Executive of CIFAS comments:

“No one should be complacent about identity fraud. The effect on victims can be devastating. Where a victim’s identity has been seriously compromised, it can take years to untangle the threads of deception. Even where it is possible to rectify matters quickly, the psychological damage caused by such frauds can cast a long shadow.”

Detective Chief Superintendent Nigel Mawer, Head of the Met Police Economic and Specialist Crime Command, said:

"The issue of Identity theft is not a something that will go away. With increasing developments in technology and constant increase in computer usage it is crucial that we continue to raise public awareness. By taking simple measures the public can protect their identity and ultimately avoid becoming a victim. This is not a victimless crime and can cause great personal distress.

“The Metropolitan Police Service continue to be committed to tackling those criminal networks who commit identity fraud through both physical and on-line theft. By working together and giving simple prevention advice we can stop these criminals benefiting and committing this crime.”

Helen Lord, Fraud and Regulation Compliance Director, Experian, said:

“The risk of identity fraud remains high as people’s details continue to be put at risk through a series of high-profile data breaches and by the organised criminal gangs operating in this space. All of us need to remember we are potential victims, take precautions with our personal information and regularly check that a fraudster hasn’t used our identity to apply for new lines of credit.”

Neil Munroe, Director of External Affairs, Equifax, said:

"ID fraud and theft know no boundaries with the sophistication now being used by criminals to gain personal data on innocent victims meaning this invidious crime can affect anyone, anywhere. National Identity Fraud Prevention Week has raised awareness immeasurably over the last few years, with consumers being much more aware of the risks and precautions they can take. But the reality is that wherever you might access personal data - whether it's in an internet cafe, at your desk at work, at home or when buying goods by credit, you need to be vigilant! Personal details are significantly more valuable than the cash in your wallet - so you need to take as much if not more care of them."

Mike Cherry, Home Affairs Chairman, FSB, said:

“Businesses should be aware of the myriad of different ways in which their corporate identity can be used and abused; from theft of internet domain names to phishing or spam emails that pose as a legitimate business and damage their reputation.

“Dealing with the aftermath of an event can be a costly headache. We urge businesses to think foremost about prevention, and training for staff that handle sensitive business information and that of their customers and clients.”

Owen Roberts, Head of Callcredit Check, said:

“The unfortunate truth is that with the involvement of organised criminals and frequent revelations of personal data being lost, identity fraud has become a fact of life for UK consumers. We can, and must, all play our part in the fight against identity fraud which as individuals means ensuring we take steps to discourage, detect and deflect any attempt to steal our identity.

“A few simple steps such as checking your credit report regularly for suspicious accounts, shredding unwanted documents and making sure your anti-virus is up to date can often be enough to protect your identity. Falling victim to identity fraud can be a harrowing experience; a small amount of time spent now can save you from months of trying to reclaim control of your own name.”

Tony Marsh, General Manager, Royal Mail Security, said:

“Preventing ID fraud is mainly about good housekeeping. Don't discard documents, such as credit card receipts or utility bills without completely destroying them, they tell too much about you. Make sure that your mail delivery point is secure and can't be "picked" after delivery, and if you're going away, get someone to collect or move your mail for you or use Royal Mail's Keepsafe. If you're moving house put an official redirection in place, don't rely on people you don't know and may never have met to forward your mail, and if you live in premises with multiple addresses behind one front door consider fitting a robust locked external mail box. Don't get paranoid but make sure that your mail isn't insecure, that's when it gets targeted.”

Catherine Bowen, Crime Policy Executive, BRC said:

“The BRC is pleased to support this campaign. Retailers are investing millions of pounds to boost existing security measures but fraud is rising as the numbers shopping online increase.

Thirty million UK adults now buy online regularly and fraudsters are increasingly using details stolen from genuine card holders to buy goods illegally on the internet.

This is now the largest type of payment fraud in the UK. Fraud has an impact on individuals, businesses and the economy. Everyone has a part to play in beating it.”

Meg Hillier MP, the Home Office Minister with responsibility for identity fraud, said:

“Identity fraud continues to be a serious problem which we know helps other criminal activity such as benefit fraud, illegal immigration, illegal working, drug trafficking, and terrorism.

“Anyone who has been a victim knows only too well the need for better protection.

“The National Identity Scheme, which begins in November with identity cards being issued to foreign nationals, will give people a secure, convenient way to protect themselves against identity fraud by linking their name to their fingerprints so nobody can impersonate them.

“Everyone has a part to play in reducing the opportunities for criminals to commit this type of fraud. All organisations, including government and businesses, have a responsibility to protect the personal details of employees and customers.”

ACC Peter Lowton, ACPO Lead on Identity Crime and the National Identity Scheme, said:

“The Association of Chief Police Officers is pleased to support National Identity Fraud Prevention Week.

“Policing operations have shown that identity crime is often used to resource serious and organised crime. By raising the profile of identity crime and passing valuable advice to current or potential victims, initiatives such as this will assist in the fight to reduce the problem.

“This campaign demonstrates the importance of a multi-agency response to this growing problem. I look forward to working with colleagues to ensure that this campaign serves to support the needs of victims of identity criminals.”