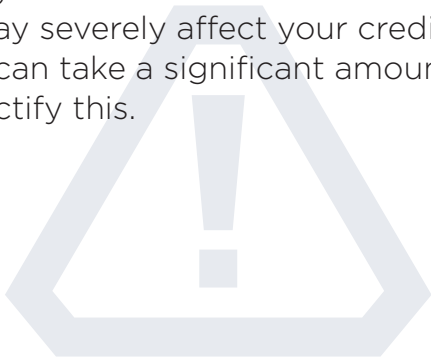


IDENTITY FRAUD

Identity fraud involves the misuse of an individual's personal details to commit crime. Your details are valuable to criminals and can be misused by them, or sold on to others. If your data is obtained by criminals it may be used to obtain credit cards or bank accounts in your name, as well as numerous other financial products.

Criminals can also use your stolen information to gain access to the funds in your bank accounts, savings accounts or pension. Your details can be obtained in a number of ways, from letters or bank statements you throw away, to information stolen from your computer or mobile device.

If you become a victim of identity fraud it may severely affect your credit rating and it can take a significant amount of time to rectify this.



How to protect yourself

- ⚠ Sign up to a reputable credit rating agency. After doing so you will be notified when a credit check is completed using your details. This can identify if someone is using your details without your knowledge.
- ⚠ If you start to receive post from a company or organisation you don't know, find out why it is being sent to you.



- ⚠ Be extremely wary of unsolicited phone calls, emails or text messages claiming to be from your bank or your phone provider. Particularly if they are requesting personal information such as dates of birth or passwords.
- ⚠ Review your bank and credit statements for any suspicious activity.
- ⚠ Have security software installed on your computer and mobile devices to prevent malicious software being downloaded. Make sure the software is kept up to date as prompted.
- ⚠ Do not open attachments or click on links in unexpected emails. This can lead to malicious software being downloaded on to your device or your information being harvested from fraudulent websites you are directed to.
- ⚠ Make sure you dispose of any documents which contain personal information securely (via shredder, or burning etc.)

REMEMBER

Your personal information is valuable and needs protecting.

CAUTION

Be wary of anyone asking you for your private information.

THINK

Why am I being asked to give this information? Is it necessary?

