

OUR GUIDE TO PROTECTING YOUR PERSONAL INFORMATION

What is personal information?

Personal information is information about you. It can be your name, address, or telephone number. It can also be the type of job you do and where you went to school.

Why is managing my personal information important?

Today, like it or not, our personal information is held by many public and private organisations. These may include:

- government departments
- banks and building societies
- employers
- hospitals and doctors
- mail-order and internet companies
- the police
- schools
- airlines and travel agents
- local councils

What is my personal information used for?

Every day, you will give out your personal information in some way or other. If your personal information is wrong, out of date or not held securely, it can cause problems. You could be unfairly refused a job, benefits or a loan. In extreme cases, you could be a victim of identity theft.

Protecting your personal information

Your personal information is valuable, so you should treat it just as you would any valuable item. With crimes like identity theft increasing, it is even more important for you to safeguard your information. Criminals can find out and use your personal details to open bank accounts, apply for credit cards and loans and get state benefits in your name.

However there are some simple steps you can take to safeguard your information:

- Store in a safe place any documents carrying your personal details, such as your passport, driving licence, bank statements and utility bills.
- Shred or destroy personal documents you are throwing away such as bills, receipts, bank or credit-card statements and other documents that show your name, address or other personal details.

- If you have to post personal documents, ask the post office for advice on the most secure method.
- Regularly obtain a copy of your personal credit file from one of the three credit reference agencies 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.

You can obtain your credit file from any of the three credit reference agencies listed below. Some also offer consumers secure online access to their credit files.

Call Credit

www.callcredit.co.uk - Follow the consumer information links to obtain your credit file from Call Credit.

Equifax

www.equifax.co.uk - Follow the consumer information links to obtain your credit file from Equifax.

Experian

www.experian.co.uk - Follow the consumer information links to obtain your credit file from Experian.

- Be extra careful if you live in a property where other people could have access to your mail. In some cases a bank or credit card company could arrange for you to collect valuable items such as new plastic cards or cheque books from a local branch.
- If you suspect your mail is being stolen, contact the Royal Mail to check whether a mail redirection order has been made in your name without your knowledge.
- 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.
- Consider using the Mail Preference Service www.mpsonline.org.uk to limit the amount of unwanted mail you receive.
- Ensure your home computer is protected before you go online – buying a good anti-virus, firewall and anti-spam software package will protect your computer against viruses and any spyware software, which can be used to obtain your personal information. Do not click on links to go to a website unless you can be confident it is genuine.
- Get Safe Online www.getsafeonline.org gives advice on how to stay safe online when shopping, banking or doing business over the internet, and how to protect your computer and the personal information it contains. This includes advice about how to dispose of unwanted computers. This website has been developed by the Government, police and people in the industry.
- Limit the number of documents you carry around that contain your personal details. If possible, don't leave personal documents in your vehicle.
- Check your bank and credit-card statements regularly for unfamiliar transactions.

Use different passwords and PINs for different accounts and take extra care when using public computers to access your personal information.

- Always think about who you are giving your information to. Be cautious about providing any personal details to unsolicited callers by phone, fax, post, email or in person, unless you are sure the person is who they say they are. If you are suspicious, ring the organisation back on an advertised number or visit their website. Even if you know who is asking for your information, think twice before you answer their questions. If it's not clear why they need the information, ask them or just move on to the next question.

Identity theft and fraud

Your identity is one of your most valuable assets. However, criminals can use a number of methods to find out your personal information and will then use it to open bank accounts or take out loans in your name. If your identity is stolen, you can lose money and may find it difficult to get loans, credit cards or a mortgage until the matter is sorted out.

Know the signs

There are a number of signs to look out for that may mean you are or may become a victim of identity theft. These include:

- You have lost or had important documents stolen, such as your passport or driving licence.
- Post from your bank or utility provider doesn't arrive.
- Items that you don't recognise appear on your bank or credit-card statement.
- You apply for benefits, but are told you are already claiming.
- You receive bills or statements for goods or accounts you haven't asked for.
- You are refused financial services, credit cards or a loan, despite having a good credit rating.
- You receive letters in your name from solicitors or debt collectors for debts that aren't yours.

Act quickly

If you think you are a victim of identity theft or fraud, act quickly to ensure you are not liable for any financial losses.

- Report all lost or stolen documents, such as passports, driving licences, credit cards and chequebooks to the organisation that issued them.
- Inform your bank, building society and credit-card company of any unusual transactions on your statement.
- Request a copy of your credit file to check for any suspicious credit applications.
- Report the theft of personal documents and suspicious credit applications to the police, and ask for a crime reference number.
- Contact CIFAS – The UK's Fraud Prevention Service – to apply for protective registration. Once you have registered you should be aware that CIFAS members will carry out extra checks to see when anyone, including you, applies for a financial service, such as a loan, using your address.

Who do I contact for more advice on identity theft and fraud?

For more information and advice on what to do if you become a victim of identity theft or fraud:

CIFAS – The UK's Fraud Prevention Service

PO Box 1141
Bradford, BD1 5UR
Telephone: 0870 010 2091
www.cifas.org.uk

Home Office

www.identitytheft.org.uk

Information about identity fraud and how to apply for protective registration

Financial Services Authority

www.fsa.gov.uk

Information on finance-related scams and swindles www.moneymadeclear.fsa.gov.uk/scams.

APACS

www.apacs.org.uk

Information and advice to stay safe online www.banksafeonline.org.uk.

British Bankers' Association

www.bba.org.uk

General consumer advice for banking-related products and services.

CardWatch

www.cardwatch.org.uk

Information and tips on using your plastic cards safely.

If you lose any important mail or documents, you should notify the following organisations:

Royal Mail

www.royalmail.com

Royal Mail Customer Services provides a host of options to re-direct your mail and to report the loss or theft of any mail. Follow the link for Customer Service.

Identity and Passport Service

www.ips.gov.uk

Information about lost or stolen passports

Information about identity cards and biometric passports

Identity and Passport Service news page – latest information about the Identity and Passport Service and its anti-fraud initiatives

Driver and Vehicle Licensing Agency

www.dvla.gov.uk

For guidance on what to do if your driving licence has been lost, stolen, destroyed or defaced

www.direct.gov.uk

To replace your lost or stolen driving licence

Making sure your personal information moves with you

Moving house can be stressful, and redirecting your personal mail and bills maybe the last thing on your mind. However, redirecting your mail and informing your bank, utility providers, and credit & storecard companies of your new address is crucial to safeguard your personal information – failing to do it could leave you open to identity theft.

Redirecting your mail

To redirect your mail, contact Royal Mail and they will help to ensure that when you move house, your mail moves with you. For a fee, Royal Mail can redirect your mail from any UK address to any other UK or overseas address, including British Forces and PO Box addresses. You can arrange to have your mail redirected for one to 12 months.

Royal Mail can also inform a range of different organisations of your new address all at once, with their Change of Address service, so you don't need to get in touch with your bank, gym, local council, the DVLA, utility companies, etc separately.

For more information on these services, visit www.royalmail.com

Royal Mail can also help if you think your post is being stolen. They will be able to check whether a mail-redirection order has been made in your name without your knowledge.

Once you've moved

Once you have settled into your new home, you should consider checking that your personal information is still secure by getting a copy of your credit file two to three months after you move. You can also register your new address and phone number with the Mailing Preference Service and Telephone Preference Service (www.mpsonline.org.uk/tps/); this will help to reduce the amount of unwanted marketing you get.