

# How to protect your identity

Identity fraud explained

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# What is identity fraud?

Identity theft is when someone gets hold of your personal information without your permission. This can include your name, mother's maiden name, date of birth, current and previous addresses, phone number, bank account details and credit card or debit card PIN.



Identity fraud is when someone uses your identity to commit a crime, usually by getting goods or services fraudulently. This may involve using stolen or forged identity documents, such as your driving licence, or just a few pieces of your personal information.

Because many of us don't take simple steps to protect ourselves (by keeping our identities safe and by looking out for signs of fraud), identity fraud typically takes 15 months to discover. Although victims aren't normally liable for credit taken out without their knowledge, it can take a huge amount of time and effort to sort things out. Of course, the quicker fraud is spotted, the easier it is to resolve.

This leaflet will help you take steps to look after your identity. And if you do become a victim, it will help you spot any fraud early and deal with it quickly.

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# When your identity is in danger

## Moving home

About 40% of the fraud people experience involves their previous address. If you move, take your identity with you!

- Immediately give your new address to all the organisations you deal with
- Redirect your post to your new address
- Pick up a form from your local post office
- Register your previous address with the Mailing Preference Service to stop direct marketing offers
- Contact your home phone provider to ensure that your number is deregistered or transferred to your new address
- Arrange to remove your name from the electoral roll at your previous address. You can ensure your details are correct by simply checking the electoral register at [www.checktheregister.ie](http://www.checktheregister.ie)
- Check your credit report a few months later
- If you are a landlord, ensure that you have all post redirected to your home address and try to avoid having any post delivered to your tenant's address.

## Answering the phone

Fraudsters may phone you and claim to be from your bank or another organisation you deal with. They will ask you to reveal personal information, perhaps to confirm your identity or help investigate suspicious activity on your account. Don't be tricked.

Ask for their name and department and phone them back using a number you already have for that organisation or use a directory enquiries service. If the call is genuine, the caller will be happy to do this. If not, hang up!

## Throwing away rubbish

Identity fraudsters and their associates often search through our rubbish looking for personal details. This is commonly known as 'bin raiding'. Credit card statements, bank letters, household bills, credit card till receipts and unwanted direct mail are all incredibly useful to someone looking to steal your identity.

Don't make your rubbish bin a goldmine for identity thieves. Destroy all confidential rubbish before throwing it away. You can get inexpensive document shredders from many shops. Cross shredders offer the best protection as they turn documents into very small squares.

## Using the Internet

Your identity is at risk every time you check your e-mails or use the Internet. The following tips will help you keep your details safe.

- Delete e-mails from unknown sources without opening them or any attachments they contain
- Beware of 'phishing' (e-mails that appear to come from your bank, an online retailer or other organisation which often direct you to fake websites that ask you to confirm your personal details)
- Only enter personal information, including credit card and debit card details, into websites that you trust and are secure. A website is secure if a closed padlock symbol appears in the bottom right-hand corner of your monitor
- Make sure you use a firewall to stop hackers getting access to personal information stored on your computer
- Avoid using obvious passwords like your mother's maiden name, family names or dates of birth. Use a different password for each site or account. If you need a reminder, instead of writing passwords down, write down clues such as 'first pet's name'

- Guard against 'spyware' and 'Trojan' programs, which can monitor what you do online, by installing up-to-date anti-spyware and setting your browser preferences to only accept cookies from sites you recognise
- If you use any social network sites ensure that you do not post information such as your home address, telephone number or date of birth. Be aware that photographs posted to the site could potentially be used for fraudulent identification applications.

## Using your debit cards and credit cards

The introduction of chip and PIN (PIN stands for 'personal identification number') has greatly reduced the fraudulent use of lost and stolen cards in shops. Make sure you keep your PIN to yourself, never let your cards out of your sight and beware of people who stand behind you, watch you enter your PIN and then try to steal your wallet or handbag. If you use your cards to buy goods and services over the Internet, the advice given on the next page will help you keep your card details safe.

# Keeping your identity safe

- Shred or safely destroy anything containing personal information before you throw it away.
- Never give out personal details over the phone. Be sure you know who you're talking to and call them back if necessary.
- Keep your bank account details safe and regularly check bank statements and credit card bills for payments you do not recognise.
- If you move home, redirect your post and give your new address to all the organisations you deal with.
- Never let your credit card or debit card out of your sight. When entering your PIN, make sure no one is watching.
- Only enter personal information and credit card details onto secure websites belonging to organisations you know and trust.
- Check your credit report.
- Do not keep a record of your PIN numbers in your purse, wallet or other obvious place. Choose numbers that mean something to you but that others would not guess, then memorise them.
- Keep important personal documents safe and secure.

## Spotting the warning signs

### Be aware

If you are unlucky enough to become a victim of identity fraud, the quicker you discover it and raise the alarm, the easier and quicker it will be to sort out. The following are common signs that someone is using your identity.

- Your credit report includes information you do not know about
- You are unexpectedly refused credit or you receive a phone call or letter telling you that you have been granted or refused credit you haven't applied for
- Your bank statement or credit card statement shows payments out of your account that you do not recognise
- A lender or debt collection agency contacts you about goods you did not order or an account you didn't open
- Regular monthly statements or other items of post do not arrive.

If you do become a victim of identity fraud, raise the alarm as soon as possible.

### Your credit report

Regularly checking your credit report is a good way to spot identity fraud early. Your credit report could include details of court judgments, bankruptcies and your current and past credit commitments as well as recent credit applications. If someone is trying to get credit in your name, your credit report might include:

- Accounts in your name that you do not recognise
- Credit applications in your name that you have not made
- Previous searches made by companies that you have no knowledge of
- Linked addresses that you have had no connection with.

# Raising the alarm

- Report suspected instances of fraud to the Garda Síochána and get a crime number or an incident reference number.
- Immediately report any lost or stolen credit cards, debit cards or documents to the organisations that issued them.
- If you suspect your post has been stolen or fraudulently redirected, contact An Post immediately.
- Get a copy of your credit report from Experian Ireland or the Irish Credit Bureau every six months and check for credit applications and accounts you do not know about.
- Keep a record of all your calls, letters and e-mails connected with the fraud.
- If your details are being used at another address, contact An Post (contact details are given at the end of this leaflet) and arrange to remove your name from any mailing lists.
- Don't panic! Lenders and other organisations are used to dealing with cases of fraud and will try to help you sort things out as quickly as possible.

## Useful contacts

### Credit Reference Agencies

[www.experian.ie](http://www.experian.ie)

[www.icb.ie](http://www.icb.ie)

### Redirecting your post

[www.anpost.ie](http://www.anpost.ie)

[www.newaddress.ie](http://www.newaddress.ie)

### Data Protection

[www.dataprivacy.ie](http://www.dataprivacy.ie)

### Financial Ombudsman

[www.financialombudsman.ie](http://www.financialombudsman.ie)

### Financial Regulator

[www.ifsra.ie](http://www.ifsra.ie)

[www.itsyourmoney.ie](http://www.itsyourmoney.ie)

### National Consumer Agency

[www.consumerconnect.ie](http://www.consumerconnect.ie)

### Citizens Advice

[www.citizensinformation.ie](http://www.citizensinformation.ie)

### Address Change Facility

[www.newaddress.ie](http://www.newaddress.ie)

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## About Experian

Experian is a global services company dedicated to helping organisations and consumers make commercial and financial decisions with greater confidence and control. Experian is a new force in Ireland in the world of Credit Reference and Fraud Prevention. Our aim is to work closely with the credit industry, consumer groups and regulators to bring a wide range of new and powerful products and services to Ireland benefiting both lenders and borrowers equally. Headquartered in Dublin, Experian has operational headquarters in Costa Mesa, California and Nottingham, UK.

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