

# Protecting yourself from fraud

Fraudsters have upped their game and can catch anyone out- even the experts.  
Please read below for hints & tips on how you can protect yourself from Fraud:

## Identity fraud

Identity Fraud is when a fraudster steals enough of your personal information to impersonate you. They then apply for loans, credit cards and services in your name.

### Signs your information may have been stolen:

- Bills for accounts you've never opened
- Sudden calls from debt collectors- sign someone has applied for credit in your name
- Letters going missing in the post- sign that your mail has been re-directed
- Strange errors on your credit report
- Loan or credit card application rejections- You know you've got a good credit score, but you can't seem to get credit

## What can you do to prevent identity theft?

### Regularly check your credit card and bank statements.

Stay on the lookout for things you didn't do and charges you don't recognise.

### Be careful what you're sharing on social media.

Fraudsters can use your posts as a gateway to your personal data

### Keep an eye on your credit score.

Credit reference agencies can help you check if someone has opened a new account

### Keep your personal documents safe.

Throwing documents away? Use a shredder. Contact your other creditors and check your accounts. Even if you don't believe they have been affected, creditors can proactively monitor your accounts and reassure you.

### Beware unsolicited calls / texts / emails.

Don't give out your personal information to anyone you don't know or trust especially if you receive an unsolicited call, text message or email.

### Links to further guidance and support:



#### Take Five:

<https://takefive-stopfraud.org.uk/>

#### Police reporting:

<https://www.police.uk/pu/contact-the-police/what-and-how-to-report/how-to-report/>

Check your credit file here →



Web: <https://www.experian.co.uk/>

Online contact: <https://ins.experian.co.uk/contact>



Web: <https://www.equifax.co.uk/>

Contact: [https://www.equifax.co.uk/Contact-us/Contact Us Personal Solutions.html](https://www.equifax.co.uk/Contact-us/Contact%20Us%20Personal%20Solutions.html)



Web: <https://www.transunion.co.uk/>

# Facility takeover

Facility takeover is when an existing account you hold such as a retail account is taken over by a perpetrator for their own personal gain.

## How to spot if someone has taken over your account?

- Transactions you did not make or authorise. Have you received emails confirming product deliveries for orders you have not made?
- Changes to the personal details on your account such as billing or email address.
- You are unable to log in to your account – or the password reset option isn't working.
- You receive deliveries of products you did not order, even if they don't appear expensive.
- You have received multiple spam messages on your e-mail account that you are unable to track genuine messages. (Fraudsters use that technique to distract you from noticing your account has been taken over)

## What to do to protect yourself from Facility Takeover?

### Strong passwords are a must have.

Ensure you have strong passwords across your retail accounts (that include letters, numbers, symbols). Have unique passwords for different accounts & online platforms- protecting your other online accounts if one is compromised. Use multifactor authentication where possible.

### Read statements & notifications.

Take time to open and read your financial statements and communications. If you think a statement is due and you haven't received it contact the company.

### Avoid using public networks.

Do not use public unsecured Wi-Fi to log into accounts or websites.

### Keep your software up to date.

Update to the latest anti-virus protection on your devices. Always use newest and most updated version of operating system on your personal computer. Change your settings to receive automatic updates.

### Check, if your data was a part of breach.

Check if your e-mail address appears on the data breaches on <https://haveibeenpwned.com>. If your data has been compromised, you should change the password on all your online accounts linking to the e-mail you have provided.

### Links to further guidance and support:



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