Put a fraud alert on your credit report.

A fraud alert puts a red flag on your credit report and notifies lenders and creditors that they should take extra steps to verify your identity before extending credit.

Get a copy of your credit report. This will show whether fraudsters have tried to open an account in your name.

If you do discover transactions on statements or have loans or other financial products taken out in your name which you did not make, contact the provider immediately.

Report all lost or stolen documents,

such as passports, driving licences, plastic cards, cheque books to the relevant organisation.

Contact the Royal Mail Customer Enquiry line if you suspect your mail is being stolen or that a mail redirection has been fraudulently set up on your address.**

Introducing Professor Mark Button



Professor Mark Button is Director of the Centre for Counter Fraud Studies at the University of Portsmouth. He has conducted dozens of research projects on fraud including the largest study to date in the UK on fraud victims.

"Identity fraud is a growing menace and the risk of falling victim to this type of crime has also been growing. The consequences of identity fraud can be very serious: from lost time, adverse credit ratings, financial losses to crimes being committed in your name.

"While many of us are worried about ID fraud, we don't follow basic precautions to reduce the risk of it such as shredding papers with personal information that are destined for the bin.

"Fellowes, makers of the world's toughest shredders, launched the UK's first ever national campaign to raise awareness of the issue ten years ago. Over the years, the campaign has gained support from MPs, the Home Office, the Post Office and the Driver and Vehicle Licencing Agency. Now in its 10th year, ID10 is going straight to the source and trying to encourage you to shred your documents, keep it confidential and keep it personal. We've got facts to illustrate the nature and scale of the problem, but there are also 10 top tips to reduce your chances of falling victim. Hope you find it usefull."

What is ID fraud?

Identity fraud is when another person uses your personal information to commit fraud. It can be as simple as fraudsters using your credit card to buy things online, to taking out loans in your name, to using your personal information to secure important documents, such as a driving license or passport to commit fraud or more serious crimes.

The Solution?

Shred anything you wouldn't want in the hands of a stranger!





Useful contacts

POLICE:

http://www.actionfraud.police.uk

ROYAL MAIL:

http://www.royalmail.com/personal/help-and-support/do-you-have-any-advice-about-identity-theft



www.fellowes.com/gb/en/solutionscenter

^{*}Taken from research conducted by Fellowes, 2014.

^{**} http://www.actionfraud.police.uk/fraud_protection/identity_fraud



A Guide to Protecting Your Identity



with The World's Toughest Shredders™



£3.3 Billion

ID fraud accounts for of fraud in the UK





When Fraudsters Strike

"'Nathan' received a letter relating to missed repayments for a substantial loan he was supposed to have taken out. He had not applied for the loan and was very worried. He telephoned the loan company and they dealt with his case very well. He also had to contact the credit reference agencies to restore his credit rating. He did not lose any money, but the fraud caused him much worry and he spent several hours dealing with the case. 'Nathan' also wasn't certain how he became a victim."

[1] National Fraud Authority (2009) A Better Deal for Victims



Owner's, Occupiers and Professionals living in the suburbs are often at greater risk



Over half

of all adults were worried someone would use their credit card/bank details to obtain money, goods or services.



What do fraudsters look for?

Fraudsters use a variety of ways to gain the information they need to commit ID fraud. Central to all their techniques is the exploitation of the opportunities many of us leave for them.

They just look for easy opportunities to exploit, such as using personal documents that have been thrown away and not shredded or impersonating an official body to trick you into revealing personal information. Therefore much can be done to protect your identity by simply taking basic precautions and reducing the opportunities fraudsters could exploit.

Top 10 steps to beating ID Fraud



Treat your personal information and the documents that carry it as you would trea any valuables.

2



If you are disposing of any documents which contain your personal information on, ensure they are destroyed, such as using a shredder.

3





Regularly update your computer firewall, anti-virus, anti-spyware programmes and delete your web browser and

4 Use a variety of strong passwords for different online accounts and never share them or write them down.

6

Avoid visiting websites which require your personal and financial information in public Wi-Fi areas.





If you are asked to supply any personal information by e-mail, mail, the phone or by any other means always check them out and if in doubt do not disclose.

Always report any lost or stolen documents

such as passport's, driving licenses, bank cards, cheque books etc.

8 Always check your statements for any transactions you did not make.



9 Check handbags, shared letterboxes, window sills and hallway tables for personal information that may have been forgotten about.



10 If you move house inform all relevant organisations and redirect mail to the new address.



Fellowes shredders and PrivaScreen™



Shredders

Shredders can be used in all work and home environments to shred confidential documents to protect your identity. While there are different types of security available, a cross-cut shredder gives better protection against ID fraud as confetti-cut pieces become extremely difficult to reassemble. Fellowes' Powershred® 63Cb Cross-Cut Shredder is perfect for the home. With its Jam Blocker technology, preventing paper jams before they start and patented SafeSense® Technology which stops shredding when hands touch the paper entry, it's the perfect accompaniment to any home office.

10 reasons to buy the

63Cb









- 1 Cross Cut Shredder for higher security
- 2 Jam blocker to block jams before they start
- 3 Safesense stops shredding when hands touch the paper opening
- 4 Shreds continuously for up to 8 mins
- 5 Also shreds Credit Cards, paper clips and staples
- 6 Bin window to see when the bin is full
- Pull out bin for easy emptying
- 8 2 year machine warranty and 5 year cutter warranty
- Slim and stylish design
- 10 Energy Saving feature powers down when not in use

Protect yourself on mobile, tablet and laptop

With mobile devices being used more in public, privacy protection has become an increasingly important issue. "Shoulder surfing" is a growing form of identity theft in which private on-screen information is either viewed or photographed over the shoulders of anyone using a mobile device. Whether you use a smartphone, laptop or tablet, you can protect your privacy in public with PrivaScreen™ Filters. PrivaScreen™ Filters blackout the screen image when viewed from 30° side angles to prevent prying eyes from reading your screen. Yet on-screen data is clearly visible from a straight-on view, allowing you to work worry-free, even on the go.