



Alresford and District Neighbourhood Watch Association



Identity Fraud

You might be thinking '*not another article about Identity Fraud!*' ... but this an ongoing and increasing issue. The recent 2016 Annual Fraud Indicator* survey reveals that people are still not protecting themselves. Identity fraud has been growing steadily over the past 10 years and it is estimated that the cost of identity fraud to the UK is £5.4billion. Figures recorded by Cifas show that identity fraud now represents over half of all fraud members, with 9 out of 10 perpetrated online. In 2016, 172,919 people reported identity fraud to Cifas. Cifas (www.cifas.org.uk) is a not-for-profit association which provides fraud prevention services in the UK.

The recent survey commissioned by Equifax has helped to reveal some of the public's attitudes towards protecting their identity.

The survey found:

- 55% of people surveyed access public Wi-Fi that is not password protected.
- 40% of people do not have antivirus software installed on their devices.
- 27% of people use the same password for multiple accounts.
- 32% admit that they are at risk to identity fraud because of their behaviour.
- 31% of people think the over 60s are the most at risk to fraud.

This shows that some UK citizens are still leaving their doors wide open to identity fraudsters

How to protect yourself from identity fraud:

- Set your privacy settings across all the social media channels you use. And just think twice before you share details – in particular, your full date of birth, your address, contacts details – all this information can be useful to fraudsters!
- Password protect your devices. Keep your passwords complex by picking three random words, such as roverducklemon and add or split them with symbols, numbers and capitals: R0v3rDuckLemon!.
- Install anti-virus software on your laptop and any other personal devices and then keep it up to date. MoneySavingExpert have a recommended list of the best free anti-virus software: www.moneysavingexpert.com/shopping/free-anti-virus-software
- Take care on public wi-fi – fraudsters hack them or mimic them. If you're using one, avoid accessing sensitive apps such as mobile banking.
- Always download updates to your software when your device prompts you – especially those from Microsoft. They often add enhanced security features.
- Never disclose your password or pin to anyone over the phone regardless of who they say they are. Your bank will not ask for these details on the phone.

* The Annual Fraud Indicator report can be found at <http://www.port.ac.uk/media/contacts-and-departments/icjs/ccfs/Annual-Fraud-Indicator-2016.pdf>