



## **Protecting your identity**

### **What you need to know about financial crime and identity fraud**

This leaflet provides advice on protecting yourself against identity theft and fraud and what to do if you become a victim of this crime.

How often have you read stories about criminals who have used someone else's identity, without their knowledge, to illegally obtain credit, goods or other services? Identity theft is one of the fastest growing crimes and can be carried out without even breaking into your home. Technological advances such as the internet, now make it common practice to do business without any face-to-face contact. This in turn makes it easier for criminals to commit identity theft and fraud.

### **What is identity theft and money laundering?**

Your identity and personal information are valuable and are key to almost all commercial activity. Criminals have ways of finding out personal details which they can use for illegal activity such as opening bank accounts or obtaining credit cards, loans, state benefits and documents such as passports and driving licences in another name. They may even attempt to take over an individual's existing account and make withdrawals. If your identity is stolen, you may have difficulty applying for loans, credit cards or a mortgage until the matter is sorted out.

Criminals also try to use legitimate accounts and financial products to hide the proceeds of illegal activity, which they can access at a later date. This activity is called 'money laundering'. Our staff are constantly on guard to identify any suspicious activity in this respect.

### **What is phishing?**

Phishing is the name given to the practice of sending emails at random claiming to come from a genuine company operating on the Internet, in an attempt to trick customers of that company into disclosing information at a bogus website operated by fraudsters. These emails usually claim that it is necessary to 'update' or 'verify' your customer account information and they urge people to click on a link from the email which takes them to the bogus website. Any information entered on the bogus website will be captured by the criminals for their own fraudulent purposes.

### **How can I prevent myself being a victim of phishing?**

The key thing is to be suspicious of all unsolicited or unexpected emails you receive, even if they appear to come from a trusted source. Although your bank may contact you by email, they will never ask you to reconfirm your login or security password information by clicking on a link in an email and visiting a website. Stop to think about how your bank normally communicates with you and never disclose your password in full or personal information. Phishing emails are sent out completely at random in the hope of reaching a live email address of a customer with an account at the bank being targeted.

Scottish Mutual International will never contact you by email to ask you to enter your password or any other sensitive information by clicking on a link and visiting a website.

For further advice visit: [http://www.banksafeonline.org.uk/phishing\\_explained.html](http://www.banksafeonline.org.uk/phishing_explained.html)

### **What is data protection?**

As a policyholder, your personal information is important to us, and we are required under the Data Protection Act to use and store it properly and securely. We treat all information as confidential.

If the information we have about you is correct and up-to-date, we can give you a better service and help prevent fraud and financial crime. Please help us to keep your details up-to-date, by informing us of any changes, for example when you move house.

### **Why do you do identity checks?**

To protect you and your identity, we have an identification process in place to make sure we are dealing with you, and not an impersonator. Therefore, on occasion, we will ask you for evidence of identification, or extra security questions, just to make sure you are who you say you are, even though you may have held a policy with us for many years.

If we ask you for evidence to confirm who you are and where you live, please remember we do this to protect you, and are not meaning to be awkward. If you have a policy in joint names, we may ask for identification of both parties.

### **How can I protect my identity?**

It's not all bad news. There are a few steps you can take to prevent your details from being misused by criminals.

- Keep documents such as your driving licence, passport, birth or marriage certificate in a safe place, preferably in a lockable drawer or cabinet.
- Regularly request a copy of your personal credit file from a credit reference agency to see if it includes any credit applications you do not recognise.
- Tell us when you change address. You can register with An Post for Irish resident customers (or equivalent if you live outside of Ireland) redirection service to help prevent identity fraud when you move.
- Be careful in shared buildings, if others have access to your post. Contact An Post (or your local equivalent) if you think your post is being stolen, or redirected elsewhere without your approval.
- If your job requires your personal details to be publicly held through Companies Registration Office, for example if you are a Director or Secretary, let us know. We can then put measures in place to counteract attempts by criminals using this publicly available data.
- Avoid throwing documents away which include your name, address or other personal information. Bills, receipts, statements or even unwanted post in your name can be misused in the wrong hands. Where possible, documents should be shredded, to minimise the risk of criminals obtaining information.

- Report the loss of any important documentation immediately - for example your passport or driving licence. Inform the organisation that issued it, and if stolen contact the police.
- Check your bills and statements as soon as they arrive. If any unfamiliar transactions are listed, contact the company concerned immediately.

### **How can I spot identity theft?**

There are a number of indicators that may suggest your identity has been stolen or misused. Keep an eye out for the following.

- Your bills and statements do not arrive as expected, or you stop receiving any post at all.
- An important document has been lost or stolen, for example your passport or driving licence.
- Transactions you do not recognise start appearing on your statements
- Bills, invoices or receipts addressed to you start arriving, for goods or services you have not requested.
- You receive statements in your name, relating to accounts that you have not opened.
- A loan or credit application is unexpectedly rejected despite having a good credit history; or you apply for welfare benefits and are told you are already claiming when you are not.
- You are contacted by solicitors or debt collectors for debts that are not yours.

### **What should I do if I think I am a victim of identity theft?**

- Act quickly. This will make sure you are not liable for any financial losses caused by criminals using your identity.
- Identify which documents or bank cards may be in the wrong hands.
- Check that you are in receipt of all expected post. Contact An Post (or equivalent) if you have any suspicions.
- If you believe **documents containing details of your identity** have been stolen, contact your local garda / police station to report the theft. Request a crime number.
- Contact the organisation who originally issued the missing document to alert them to the situation.
- Contact other companies that you have financial products with, to alert them to the situation. Use the contact details shown below under The Phoenix Group, to inform us of the situation. Do NOT INCLUDE POLICY OR PRODUCT INFORMATION at this time, just your contact details, name, address and telephone number and our Financial Crime Team will contact you to progress the report with you.

- If you suspect your identity is being misused you can request a copy of your credit file from a credit reference agency. This will check for any suspicious entries. You can get advice about removing or amending information that you believe to be incorrect.

### **Useful contacts**

The Office of the Data Protection Commissioner  
Canal House  
Station Road  
Portarlington  
Co. Laois

[Email:info@dataprotection.ie](mailto:info@dataprotection.ie)

An Post  
O'Connell Street  
Dublin 1  
Customer Service Team Tel: 1850575859.

Department of Foreign Affairs  
80 St Stephen's Green,  
Dublin 2  
Tel: (01) 4780822  
LoCall: 1890 426 700

Central Bank of Ireland  
PO Box 559  
Dame Street  
Dublin 2  
Tel: +353 1 224 6000  
Fax: +353 1 671 6561

The Phoenix Group (Financial Crime Team)  
Zone GSC6, 1, Wythall Green Way,  
Wythall, Birmingham, B47 6WG  
Email [IDTheftReport@thephoenixgroup.com](mailto:IDTheftReport@thephoenixgroup.com)