



In-person crime

Unfortunately there are lots of different types of fraud, scams and ways that criminals like to try and get their hands on what doesn't belong to them.

IDENTIFICATION THEFT

Financially-related identity theft is when someone uses another person's information that is specific to them, without their permission, for their own financial gain and the other person's disadvantage.

This information includes but is not limited to;

- Name
- Credit card details
- Address
- Date of birth

For example, the criminal could be trying to obtain credit in someone else's name if they are not eligible themselves and therefore the debt would be passed on to the person whose identity is being used.

If you are a victim of identity theft it can have a direct impact on your personal finances and could make it difficult for you to apply for credit, mortgages and other loans in the future. Fraudsters can get hold of your identity by taking personal documents from your recycling and rubbish bins or by making contact with you and pretending to be from a legitimate organisation and asking you questions about your details.

Here are some tips that may prevent criminals from getting hold of your identity;

- Shredding any documents that you don't need to keep with your details on
- Don't leave bills and other documents lying around at home for people to see
- If you are expecting a new card or a statement from your bank or building society and it does not arrive, make sure that you contact them about it
- When you move house, ensure that you change your address on everything that currently gets sent to your address with your details on
- Keep an eye on your statements and any bills or invoices that you receive and let your bank or credit providers know if you see anything suspect on your statement.

If you do think that you have been a victim of identity theft, act quickly by contacting your bank or credit lender - they will then be responsible for investigating the issue and will report any criminal activity to the police.

CHEQUE FRAUD

'Unauthorised financial fraud losses across payment cards, remote banking and cheques totalled £844.8 million in 2018, an increase of 16% compared to 2017.*'

There are three types of cheque fraud:

1. **Counterfeit cheques.** These are printed on non-bank paper and are made to look like 'real' cheques, and drawn by a scammer on genuine accounts
2. **Forged cheques** are genuine cheques that have been stolen and used by a scammer with a forged signature
3. **Fraudulently altered cheques** are genuine cheques that have been written out by the genuine customer, but modified in some way by a scammer to, for example, change the beneficiary name or amount.

Cheque fraud was only 2% of the total losses from financial fraud in 2018. This shows that new technology, card payments and online banking are much more popular as dealing with money online becomes even more popular.

*ukfinance.org.uk