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:

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:

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

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

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

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