



# Health Matters Assistance Programme



## Identity Theft (fraud)

**What is identity theft:** Your identity and personal information are valuable. Criminals can find out your personal details and use them to open bank accounts and get credit cards, loans, state benefits and documents such as passports and driving licences in your name.

The annual cost of identity fraud to the UK economy is estimated to be at least £1.2 billion. You are at risk of becoming a victim of identity theft, or may already be a victim, if:

- You have lost or had stolen important documents such as your passport or driving licence
- Post expected from bank has not arrived or you are receiving no post at all
- You identify entries on your personal credit file from organisations you do not normally deal with
- Items have appeared on your bank or credit card statements that you do not recognise
- You applied for a state benefit but are told that you are already claiming
- You receive bills, invoices or receipts addressed to you for goods or services you haven't asked for
- You have been refused a financial service, such as a credit cards or a loan, despite having a good credit history
- A mobile-phone contract has been set up in your name without your knowledge
- You have received letters from solicitors or debt collectors for debts that aren't yours

If you think you have been a victim of identity theft (a crime) you should inform the Police in the first instance. You can also seek advice & support from the National Fraud Reporting Centre (Action Fraud) on 0300 123 2040

Action Fraud Website: [www.actionfraud.org.uk](http://www.actionfraud.org.uk)

You may also find information on the HMAP Secure Website:

[www.hmap-online.co.uk](http://www.hmap-online.co.uk)

If you wish to discuss in confidence any concerns relating to this article or indeed any other concern, you can do so by calling:

*Just some of the issues covered...*

Stress & Anxiety

Depression

Bullying & Harassment

Performance at Work

Self-Confidence

Managing Pressure

Retirement

Family Life & Relationships

Divorce & Separation

Illness, Health & Wellbeing

Childcare & Parenting

Eldercare

Bereavement

Traumatic Incidents