

It is your identity, you must protect it!



Identity fraud can affect anybody - from a personal and a business perspective. Finding out that someone has stolen your identity is not just an inconvenience, it can be devastating.

Unfortunately identity thieves and organised criminal gangs are still targeting individuals and businesses, with over 113,000 cases of Identity Fraud reported by members of CIFAS (the UK's Fraud Prevention Service) in 2011 - a 10% increase on 2010.

So, what can you do to stay protected? This leaflet gives a basic summary of the steps you should be taking, but for further information, visit www.dontletitbeyou.com

How can your identity be stolen?

It's all about information! Criminals can steal your identity by gaining access to personal or confidential information and using it to order goods or services, or even take out loans, credit cards or open bank accounts in your's or your business's name.

Beware of information being taken in the following ways:

- Through the theft of bags/wallets
- Stealing bank statements and other key information from bins (known as bin raiding)
- Redirecting your post unofficially to another address
- Sending bogus emails to trick you into providing sensitive information (Phishing)
- Through careless use of social media



How to spot if your identity has been stolen

If your car or computer is stolen, you'll know about it pretty quickly. But what about a stolen identity? It may not be as obvious, but look out for tell-tale signs which could indicate you or your company might be a victim. For example:

- You start getting letters or bills in your name from companies which you are not familiar with - e.g. goods you haven't bought, mobile phone contracts you were not aware of, letters about debts which are not yours
- You stop getting bills or statements or general post which you normally receive on a regular basis
- You are refused a financial service, such as a credit card or a loan, despite having a good credit history

For more information on identity crime, including useful hints and tips to help keep your personal and company identity safe, visit

www.dontletitbeyou.com

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DON'T LET IT BE YOU

A quick-reference guide to preventing identity fraud



Identity fraud
**DON'T
LET IT BE YOU**



www.dontletitbeyou.com

THE WORLD'S TOUGHEST SHREDDERS™

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Top tips to keep your identity safe

- Keep your personal information, credit cards, passwords & pin numbers in a safe place (preferably a lockable drawer or safe) & don't share these details with people or companies you don't know or trust.
- Never throw away bills, receipts, credit or debit card slips, bank statements or even unwanted post without destroying them first, ideally with a cross-cut shredder.
- Always protect your post, especially if you live in a building where other people can easily access it. When you move house, redirect your mail from your old address to your new one for at least a year.
- Check all your statements and financial records as soon as they arrive & report any discrepancies straight away.
- Regularly obtain a copy of your credit report
- Be wary of what information you publish online and who you make it visible to. Think before publishing phone numbers, pictures of your home, workplace / school, your address, date of birth or full name.
- Make sure your computer is protected from the threat of online attacks.

And some extra advice for businesses

- Register with Companies House & make sure you sign up to their Electronic Filing, PROOF & Monitor services which will help to prevent fraudsters changing the names of your directors & effectively 'hijacking' your company.
- Make sure that all staff are fully aware of the risk of identity fraud. Create a clear set of guidelines concerning the handling, storage, sharing and disposal of sensitive information, both online and off-line.
- Always make sure that unwanted information is disposed of properly and securely. As well as paper, don't forget to shred CDs & always make sure that the information on old computers is wiped clean before throwing them out.
- Always check the identity of your customers. Both business & consumer credit reference agencies offer a wide range of solutions to authenticate & verify the existence and identity of customers



It could happen to you!

From lost wallets to going through your bins, fraudsters are increasingly resourceful about how they get your information, but for the people and companies who fall victim, the outcome is just as devastating regardless of how the information was obtained:

Case Study 1

Mr A, aged 40, had £9,000 taken out of his account by criminals. Mr A suspects that the criminals got hold of his details from a number of statements he threw away the week prior to the identity fraud. "After having my identity targeted three times I became very cautious, but now because I shred everything I can throw away my mail with peace of mind. Another thing I have found very useful is to check my credit rating on a regular basis. This way you are made aware of any other addresses or accounts that are linked to you."

DID YOU KNOW? Businesses can now be fined up to £500k for serious breaches of the Data Protection Act [Source - www.ico.gov.uk](http://www.ico.gov.uk)

Company Y

Stuart owns Company Y. Aged 34, he had a staggering £22,000 stolen through fraudulent means from his business and personal bank accounts two years ago. "I would advise everyone never to use their mother's real maiden name as a security answer, as it is just too difficult to keep it a secret. Use something funny or even stupid, call her Posh Spice or Domestos if you have to."

Choosing the right shredder

Fellowes offers a range of premium shredders, for both individual and shared use to ensure the secure disposal of paper waste at home and in the office

Ask yourself the following questions to help you choose the shredder that best suits your needs

1. Where will the shredder be used?



COMMERCIAL	5+ USERS
SOHO	Up to 5 USERS
PERSONAL	1 USER



2. What level of security is required?

2 x 15mm - approximately 2000 pieces per A4 sheet	MICRO-CUT DIN LEVEL 4	For highly confidential documents. Virtually impossible to assemble & read
4 x 50mm - approximately 320 particles per A4 sheet	CROSS-CUT DIN LEVEL 3	For confidential documents. Difficult to assemble & read
5.8mm - approximately 36 strips per A4 sheet	STRIP-CUT DIN LEVELS 1&2	Offers basic document security

3. Which features will make shredding easier?

	
Eliminates paper jams AND powers through tough jobs	Reduces in-use energy consumption and powers down after periods of inactivity

For further details of our shredder range visit www.fellowes.com

DID YOU KNOW? Documents which are left on printers and in meeting rooms are liable to be seen by prying eyes. Always properly dispose of confidential waste