Read the following text about identity fraud, and answer the 15 questions.

IDENTITY CRIME

Paragraph 1

Put simply, identity crime means criminals using personal information, such as your date of birth, passwords and so on, to steal your money or to buy products or services. However, it can extend to opening bank accounts in your name or even applying for a passport using your details. There are three main forms of identity crime today. Firstly, is "identity theft" (or impersonation fraud); this is when a criminal uses a real person's details to pretend to be them. Secondly, is "identity fraud", when a criminal makes up an identity, often involving false documents. Lastly, there is "account takeover fraud" as it is otherwise known. This is when a criminal has enough details to get past security checks on your bank accounts and take control of them.

Paragraph 2

Your identity is valuable. Without it, many of the things we may not even think about would be impossible to get. Bank accounts, passports, driving licences, mobile phone contracts, all of these and many more depend on being able to prove who you are. So, what if someone else was claiming to be you and was using your identity to get products and services? Sadly, more and more criminals are stealing identities. If you, or someone you know, has had that sinking feeling on finding a credit card you did not know about has been taken out in your name, or that someone has withdrawn money from your account, then you already know how vital your identity is.

Paragraph 3

There are a number of signs that you might be a victim of identity crime that you can watch out for. Important documents, like your driving licence, might have been lost or stolen. Mail from you bank or an energy company does not arrive. Items that you do not recognise appear on your bank or credit card statement. You receive bills or receipts for goods that you have not bought. Any of these should make you suspicious.

Paragraph 4

Prevention is the important message here. There are measures you can take to reduce your likelihood of falling victim of identity crime. Be alert on the phone. If you receive a call from someone requesting personal information, it is always better to take a name and number and call the organisation they say they are calling from. Be alert online. "Phishing", where criminals pretending to be a trusted company, email you asking for sensitive information, such as usernames, passwords and credit card details, is a growing problem. Check your bank statements regularly and destroy any paperwork that has personal information on it before throwing it away.

Paragraph 5

If you suspect that you are a victim of identity crime, act quickly to ensure you don't lose money. Report all lost or stolen documents, such as credit cards or cheque books, to the organisation that issued them. Get in touch with companies you have an account with even if they have not been affected so that they can check your accounts. Your bank, for example, is now responsible for making investigations and where necessary will report suspicious activities to the police.

Source: *Preparing for Trinity ISE II*

Questions 1-5

The text has five paragraphs (1-5). Choose the best title for each paragraph from A-F below and write the letter (A-F) on the lines below. There is one title that you don't need.

1. Paragraph 1 ☐
2. Paragraph 2 ☐
3. Paragraph 3 ☐
4. Paragraph 4 ☐
5. Paragraph 5 ☐

A	What can I do if I become a victim?
B	Why identity is important?
C	How can I protect myself?
D	How to get your money back?
E	How will I know?
F	What is identity fraud?

Questions 6-10

Choose the five statements from A-H below that are TRUE according to the information given in the text. Write the letters of the TRUE statements on the squares below (in alphabetical order).

6. ☐
7. ☐
8. ☐
9. ☐
10. ☐

A	Criminals need your signature in order to steal your identity.
B	Someone can get you into debt without you knowing it.
C	You can legally use different names to get an identity card.
D	Unexplained spending is often a sign of identity crime.
E	Not receiving a letter that you expected may be suspicious.
F	You shouldn't give confidential information to your bank account.
G	"Phishing" is an online crime that is increasing.
H	The faster you deal with identity theft, the less it is likely to cost you.

Questions 11-15

Complete sentences 11-15 with a word, phrase or number from the text (maximum three words). Write the word, phrase or number in the space provided.

11. There are many everyday activities that ________________________ proving your identity.

12. There are several ways to tell if you have been the ________________________ identity crime.

13. Everyone ought to ________________________ to make it more difficult for criminals to steal their identity.

14. Never give personal information by emails even if it seems to be a ________________________ company.

15. If you lose your passport or driving licence, you should ________________________ it as soon as you can.