IDENTITY THEFT

talk english

Lesson preparation

Read the advert. Find answers to these questions:

1. How might you find out that you're a victim of identity theft?

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2. Why has it become easier over the years to steal someone's identity?

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3. What information can someone get about another person from the Internet?

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4. How can Cabott & Spencer help prevent identity theft from happening?

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Protect your identity with Cabott & Spencer

One identity theft occurs every six minutes. The criminal doesn't necessarily take money from your bank account and no one steals your wallet or burgles your house. And you know nothing about it until you get a credit card statement showing you have bought a Ferrari, been to Tahiti or **spent** £2,000 on a Versace suit. You certainly didn't **apply** to the bank for a new account, but you've got one and someone's been writing bad cheques in your name. This can add up to thousands of pounds, which you haven't got Who do you complain to and what exactly do you **complain** about? Someone you don't know has been buying things in your name and left you with the bill, and a very poor credit rating but who's going to believe you? You could **insist** on talking to the police about it, but even if you manage to **explain** the problem to them, they usually aren't interested until they come to question you about a crime you haven't committed. You contact the bank and credit card companies daily, and end up **shouting** at everyone for not sorting it out. They **apologise** to you for the stress you must be experiencing then tell you not to **worry** about it — their fraud department's looking into it. Meanwhile you have to **cope** with more bills and more threatening letters from company lawyers.

In today's world we **depend** on credit cards for everything. We buy things on the Internet or over the phone and happily give our credit card details. And we rely on the banks and

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credit card companies to safeguard our accounts from fraud. But just how easy is it to steal someone's identity? Easier than you might think The traditional way is to steal or make a copy of someone's credit card, driving licence, etc. However, these days hundreds of databases exist online with detailed information about your personal life. Various companies can provide other people with your address, professional history, bank account details and to on. There's even software that will give people access to your personal details within minutes.

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