

## Protecting your identity

When someone steals another person's private information, such as their date of birth, passport or banking details, it is called identity theft. If that information is obtained and used by the thief for their own financial benefit, it is called identity fraud.

There are many types of identity fraud. A criminal stopped for a traffic offence may avoid going to court or paying a fine by presenting a stolen driver's license to the police. Stolen forms of identification can be used in a number of ways, for example to order goods or to set up mobile phone contracts. And while cyber-criminals often use stolen information to transfer money from a victim's bank account, the information may also be used to take out bank loans or credit cards in that person's name. It is not unusual for the victim to remain unaware that their personal information has been stolen until they apply for a credit card or a loan themselves. In 2013, almost £40 million was lost to credit card identity theft in the UK.

Identity theft and fraud are not new problems but, with the rise of the Internet, they have become significantly more common. In the early days of the Internet, online security was not as advanced as it is today, and people were less informed about how to protect their personal information online.

Different methods are used to trick people into revealing their banking information. Some of these are quite simple, while others are more sophisticated. Many people have been deceived by websites that are designed to look exactly like their bank's site. These are called phishing websites. In August 2005, there were 160 phishing websites aimed at banks and building societies in the UK. By August 2012, that number had risen to 41,734 sites. The targets of phishing scams are often individual members of the public, but entire organizations can be hit, too.

In 2012, one British woman was robbed of her life savings over £1,000,000 when she fell for a phishing scam. Fortunately, the criminals - in this case, a gang of fourteen people - were later caught and arrested. In 2014, the hotel reservations website, Booking.com, was hit by a major phishing scam which affected about 10,000 people. The company paid full refunds to every customer who had lost money, and made important changes to its technical security features. Phishing is also frequently done by email or over the phone. The sender, or caller, pretends to be from a genuine bank or company and persuades the victim to reveal their account information or password.

Identity theft and fraud can be very stressful experiences. Always take a cautious approach whenever anyone requests your personal information. While it could be said that some victims of phishing and identity fraud have not been cautious enough, it should be noted that many cybercriminals are extremely clever and convincing.