

Identity theft:

What would you do if a fraudster had racked up debts of over £30,000 in your name?

March 2009



Have you ever received a letter in the post asking you to pay up on an account that you have never heard of, but which bears your name? This is exactly what happened to a customer recently. Between 2006 and 2008, the customer received dozens of letters stating that he had opened several new accounts and had accumulated substantial debt, totalling more than £30,000, which was now due to be paid.

The distressed man and his wife replied to the letters declaring they had no knowledge of these accounts, but they received no reply to their correspondence. They decided to request a credit report from a credit reference agency, only to discover that a fraudster had opened numerous accounts in their name. They then informed the police, but received little help – they were simply told to speak to their bank and the various companies involved.

The couple finally received the help they needed when they contacted red24. Upon hearing of the gravity of the situation, we immediately deployed a security specialist from our Action Response team. The specialist met the couple face-to-face and helped them understand exactly what had happened by going through all of the correspondence, compiling a summary sheet on the matter and mapping a timeline of when the fraud had occurred.

Once the couple felt fully informed, the specialist advised them how to clear their name and what steps to take to stop the fraudster opening any accounts in their name in the future. He also provided them with a non-liability letter, drafted by our legal advisor, to distribute to the various companies with which the debts had been accrued.

The member and his wife were extremely grateful for our help and felt confident to proceed with the matter further. They were informed, that should they require any further assistance, they should not hesitate to contact our friendly customer services team who are available 24/7, and who would be able to pass them on to the relevant member of our ActionResponse team.

How to avoid becoming a victim

- Keep personal data and information guarded at all times.
- Clear all mail from your mailbox promptly.
- If identity documents or driver's licence go missing, immediately advise the appropriate authorities.
- Note when financial statements arrive each month and, should they stop arriving, contact the appropriate bank/ institution immediately.
- Periodically request a copy of your credit report.
- Exercise extreme caution when making credit card purchases over the internet.

Should you like further information on how red24 can assist you, please do not hesitate to contact us on enquiries@red24.com