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THEY'RE TAKING YOUR NAME

EXCLUSIVE AND ID THIEVES GET AWAY WITH £1.7BN EVERY YEAR

By John Husband

A GAPING loophole in the law is making it almost impossible for police to nail identity thieves until it's too late.

This warning comes from former top cop David Hill, who once headed one of the country's major crime squads.

More than 100,000 people fall victim to ID fraud each year and the loss to the country is estimated at £1.7billion a year. Banks and card providers usually reimburse victims - but in the end we all pay for it through increased charges.

The big five banks - which made £35bn profits last year - seem almost content to write it off. But, says Hill, a former deputy Chief Constable of Gwent: "Identity fraud is the fastest growing crime."

"Yet police are unable to prevent it because you can't arrest someone simply for being in possession of identity documents which don't belong to them - even though these may eventually be used to commit fraud or even acts of terrorism.

"If you catch someone suspicious carrying a crowbar, say, you can arrest them. But you can't arrest an ID thief unless you can prove they've committed a crime with the stolen documents."

Mr Hill, who now works for red24, a security company which provides assistance to ID fraud victims, also criticised the police for failing to investigate identity fraud.

"That's partly because it is harder to get a fraud conviction in the courts because they tend to be so complicated," he says.

"But even when the evidence is there to prove somebody was obtaining money or goods fraudulently, they often fail to pursue it."

Even if you are reimbursed, ID fraud is a massive headache. It can take 60 hours clearing your name and sorting out your life.

Yet a frightening 97 per cent of us still put papers containing personal details straight in the dustbin.

Three in 10 have even thrown away their whole credit card number and nearly half had thrown away everything a fraudster needs to steal a person's identity.

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