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Protecting your identity

We've all heard stories about criminals who have stolen someone else's identity to illegally obtain credit, goods or other services. So what can we do to protect ourselves? Take a look at our information and guidelines below.

What is identity theft?
Identity theft is a fast growing crime. Criminals have ways of finding out your personal information like your address, passwords and policy or account numbers. They can use this information for illegal activity like opening bank accounts or obtaining credit cards, loans, state benefits and documents like passports and driving licenses' in another name. They may even try to take over your bank account and withdraw money. If your identity is stolen, you may have difficulty getting other financial products and services until the matter is sorted out, so it's important to take steps to make sure you protect your identity.

What are phishing, vishing and smishing?
Phishing is where emails are sent by fraudsters claiming to come from a genuine company asking customers to update or verify their personal information. Clicking on the links in one of these emails will take you through to a bogus website where criminals can capture any personal information you enter for their own fraudulent purposes.

Vishing or voice phishing is telephone fraud where criminals purport to be from reputable companies, often mimicking the phone number of a real business or company in order to induce individuals to reveal personal and financial information, such as bank details and credit card numbers.

Smishing, also known as SMS phishing is a type of social engineering attack that uses text messages in order to deceive recipients.

How can I prevent myself being a victim of phishing, vishing and smishing?
The key thing is to be suspicious of all unsolicited or unexpected emails, texts or calls you receive, even if they appear to come from a trusted source. Your bank may contact you by email or text, but they will never ask you to reconfirm your login or security password information by clicking on a link in an email and visiting a website. Stop to think about how your bank normally communicates with you and never disclose your password or personal information in response to an email or telephone call.

Phishing emails are sent out completely at random in the hope of reaching a live email address of a customer with an account at the bank being targeted. Phoenix Ireland will **never** contact you by email to ask you to enter your password or any other sensitive information online.

For further advice visit: http://www.banksafeonline.org.uk/phishing_explained.html

What is data protection?
As a policyholder, your personal information is important to us, and we are required under the Data Protection Act to use and store it properly and securely. We treat all information as confidential.

If the information we have about you is correct and up-to-date, we can give you a better service and help prevent fraud and financial crime. Please help us to keep your details up- to-date, by informing us of any changes, for example when you move house.

Why do you do identity checks?
To protect you and your identity, we have an identification process in place to make sure we are dealing with you, and not someone pretending to be you. This is why we'll sometimes ask you for evidence of identification, or extra security questions, just to make sure you are who you say you are, even though you may have held a policy with us for many years.

If we ask you for evidence to confirm who you are and where you live, please remember we do this to protect you, and are not meaning to be awkward. If you have a policy in joint names, we may ask for identification of both parties.

How can I protect my identity?
There are lots of things you can do to prevent your details from being misused by criminals. Here are some examples.

- Keep documents such as your driving licence, passport, birth or marriage certificate in a safe place, preferably in a lockable drawer or cabinet.

- Regularly request a copy of your personal credit file from a credit reference agency to see if it includes any credit applications you do not recognise.

- Tell us and other organisations you may have financial arrangements with such as Banks and Credit Card companies when you change address as soon as possible. You can register with An Post for Irish resident customers (or equivalent if you live outside of Ireland) redirection service to help prevent identity fraud when you move.

- Be careful in shared buildings, if others have access to your post. Contact An Post (or your local equivalent) if you think your post is being stolen, or redirected elsewhere without your approval.

- If your job requires your personal details to be publicly held through Companies House, for example if you are a Director or Secretary, let us know. We can then put measures in place to counteract attempts by criminals using this publicly available data.

- Avoid throwing documents away which include your name, address or other personal information. Bills, receipts, statements or even unwanted post in your name can be misused in the wrong hands. Where possible, documents should be shredded, to minimise the risk of criminals obtaining information.

- If you lose any important documentation for example your passport or driving licence, report it immediately. Inform the organisation that issued it, and if stolen contact the police.

- Check your bills and statements as soon as they arrive. If any unfamiliar transactions are listed, contact the company concerned immediately.

- Keep personal information secure when using cards over the phone, on the internet and in shops by making sure that other people cannot over hear you or see your personal information.

- Cancel any lost or stolen credit or debit cards immediately. Keep a note of the emergency numbers you should call.

How can I spot identity theft?
There are a number of indicators that may suggest your identity has been stolen or misused. Keep an eye out for the following.

- Your bills and statements do not arrive as expected, or you stop receiving any post at all.

- An important document has been lost or stolen, for example your passport or driving licence.

- Transactions you do not recognise start appearing on your statements.

- Bills, invoices or receipts addressed to you start arriving, for goods or services you have not requested, e.g. a mobile phone contract has been set up in your name without your knowledge.

- You receive statements in your name, relating to accounts that you have not opened.

- A loan or credit application is unexpectedly rejected despite having a good credit history; or you apply for welfare benefits and are told you are already claiming when you are not.

- You are contacted by solicitors or debt collectors for debts that are not yours.

What should I do if I think I am a victim of identity theft?

- Act quickly. This will make sure you are not liable for any financial losses caused by criminals using your identity.

- Identify which documents or bank cards may be in the wrong hands and contact your bank or the organisation who issued the missing document to alert them to the situation.

- Check that you are in receipt of all expected post. Contact An Post (or equivalent) if you have any suspicions.

- If you believe **documents containing details of your identity** have been stolen, contact your local garda / police station to report the theft. Request a crime number.

- Contact other companies that you have financial products with, to alert them to the situation.

Use the contact details shown below under The Phoenix Group, to inform us of the situation. Do NOT INCLUDE POLICY OR PRODUCT INFORMATION at this time, just your contact details, name, address and telephone number and our Financial Crime Team will contact you to progress the report with you.

- If you suspect your identity is being misused you can request a copy of your credit file from a credit reference agency. This will check for any suspicious entries. You can get advice about removing or amending information that you believe to be incorrect.

Useful contact details:

The Office of the Data Protection Commissioner:
Canal House Station
Road Portarlington Co.
Laois
Email:info@dataprotection.ie

An Post at:
www.anpost.ie

Central Bank of Ireland:
PO Box 559
Dublin 1
www.centralbank.ie
Tel: +353 1 224 6000
Fax: +353 1 671 5550

FraudSMART
www.fraudsmart.ie

Banking and Payments Federation Ireland
https://bpfi.ie/wp-content/uploads/2020/08/A-Guide-to-Fraud-Prevention-BPFI.pdf

Bank of Ireland
www.bankofireland.com/security-zone/identity-theft/

An Garda Síochána
https://www.garda.ie/en/Crime/Fraud/
https://www.garda.ie/en/crime/cyber-crime/

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