

▶ Helpful information from the UK payments association

Advice on ID theft for child benefit recipients

Q&As

Where can I go for more advice?

The HMRC has set up a Child Benefit helpline: **0845 302 1444**

Should I close my account or change my security details?

No. There is no reason to close your account. There is no evidence of an increase in suspicious activity on any customer account involved since the data was mislaid. The details lost are not in themselves sufficient for an ID fraudster to access your bank account - additional security information and passwords are always required.

HMRC is advising customers that if they use any personal data, like child's name or date of birth in their password, they may wish to consider changing their password.

What do I need to do to protect my account and prevent my details being used by a fraudster?

As always, you should be vigilant and follow existing security advice to help you spot and stop ID fraud being committed using your details. This includes always checking your statements, opening post and checking bills, and if you spot an unfamiliar transaction you should contact your bank, building society or service provider immediately.

If you are the innocent victim of banking fraud as a result of this incident, as a UK customer, you are protected by The Banking Code, banking law and practice which means you should not suffer any financial loss as a consequence.

What details of mine have been lost?

The HMRC has confirmed that the missing data contained sort code and bank account details, national insurance numbers, dates of birth, names and address details of all families in receipt of child benefit, as well as the names and dates of birth of those children for whom child benefit is payable. These details are not enough in themselves for an ID fraudster to access your bank account - additional security information and passwords are always required. No other details - for example passwords or card details - were contained within the missing data.

Do I need to contact my bank or building society?

No, not unless you spot a transaction on your bank account that you didn't authorise.

What happens if I am a victim?

If you are the innocent victim of banking fraud as a result of this incident, as a UK customer, you are protected by The Banking Code, banking law and practice which means you should not suffer any financial loss as a consequence.

What can an ID fraudster do with this data?

No password, security details or card details have been compromised, so a fraudster cannot access your bank, building society or card account. However, HMRC is advising customers that if they use any personal data, like child's name or date of birth in their password, they may wish to consider changing their password.

If this data were in the hands of a fraudster - and at present there is no evidence that it is - this type of information might help them to commit account takeover fraud, although additional information would be needed. There is also a risk of a fraudster using those details to set up other credit or financial agreements, e.g. mobile phone accounts.

If I notice something unusual - if an account has been opened with a bank or business with whom I have no relationship - do I contact them or do I contact the police?

Contact the bank or business concerned and contact the police.

Top Tips

Customers can help protect their bank account and prevent their ID being stolen by taking the following steps:

Check bank statements, and check receipts against your statements regularly and thoroughly. If you find an unfamiliar transaction, contact your bank immediately.

Some warning signs of ID theft and fraud:

- Your regular bank or credit card statements fail to appear.
- You notice that some of your mail is missing.
- You receive a bill or statement for a service or items you have not authorised, purchased or ordered.
- A debt collection agency contacts you about goods you have not ordered or an account

you have never opened.

- You receive a telephone call or letter saying you have been approved or denied credit for accounts you know nothing about.

What to do if you have been a victim of ID fraud:

- Contact your bank or the financial organisation concerned and keep a record of all communication.

- Contact CIFAS on **0870 010 2091**.

They can earmark your name and address with 'Protective Registration' so that anyone applying for credit in your name will automatically be double-checked, such as by requests for further proof of identification.

- Check with the credit reference agencies detailed below. If applications for credit have

been made in your name you can ask to have any incorrect information removed:

Experian: 0870 241 6212

(www.experian.co.uk)

Equifax: 0870 010 0583

(www.equifax.co.uk)

Call Credit: 0870 060 1414

(www.callcredit.co.uk)