



IDENTITY PROTECTION



IDENTITY PROTECTION

MBNA goes further to protect you and your credit card with 'MBNA Secure'

The facts

- Around 75% of local authorities have confirmed that bin-raiding has taken place in their area.
- In local surveys, between 10% and 20% of bins have been found to contain sufficient personal information to commit fraud or identity theft.

Sources: Experian 2002 www.seered.co.uk/identitycard

We all take our individuality for granted, after all there can only be one YOU. But, as new communications channels grow there are an increasing number of instances of identity theft. Criminals can use a few personal details from a statement, till receipt, bill or contents of a wallet or purse to pass themselves off as you, leaving you to pick up the pieces and costing you a great deal of time, stress and money.



How do I know if I have been a victim of identity theft?

Being vigilant can help ensure identity theft and subsequent fraud does not go undetected. Here are a few pointers that may indicate theft of your personal details:

Missing mail

If regular items such as utility bills and bank statements or other financial documents don't arrive when expected there may be an unauthorised mail re-direction set up for your address. Check with Royal Mail if this starts to happen.

Declined credit

If you are unexpectedly refused credit this could be one of the first signs that your credit status is being affected through identity theft and misuse. Try and find out why you have been refused and which credit reference agency was used. Contact companies like Experian, Equifax or Callcredit to check your credit file. You can find contact details at the back of the booklet.

Unrecognised transactions

Check your bank and credit card statements regularly. If you notice any transactions that you don't recognise and can't match against your receipts call your bank or credit card lender immediately.

Internet

Some criminals send e-mails to people in the guise of financial institutions asking you to enter details such as your account number or password. You must NEVER give these details in response to an e-mail. Although the e-mail and any web page that the e-mail links to may look genuine, they are fake and intended to obtain information by deception. Genuine organisations already hold this information themselves and will never ask you to give sensitive information via e-mail or over the Internet. MBNA will never request this information, if you receive an e-mail containing or asking for this information, please call us immediately on 0800 062 062 (UK) or 1800 446 262 (Ireland).

Phone

Identity thieves may also call pretending to be from your bank or credit card company and request your security details. A genuine caller will never request full security details. If you are in any doubt about a call ask for a number to call back on – a genuine financial institution will be happy to accommodate this.

Personal documents

If you lose or have your identification documents such as your passport or driving licence stolen you must report the loss immediately to the relevant organisations such as the Police, DVLA, and the Passport Office.

Recently deceased

Some identity thieves can target the identity of recently deceased people. If you are acting as executor to a relative or friend's estate, make sure you inform all government departments, and any financial institutions with which the deceased was associated.



So what can I do to protect myself?

You can greatly reduce the risk of identity theft by following a few simple guidelines:

Address the mail problem

Mail is a rich source of information for criminals. Take a few simple steps to reduce the risk of yours disappearing:

- If you move home, arrange for the Royal Mail to redirect your mail from the date you move. Go to www.royalmail.com for further details.
- Minimise the risk of lost mail by giving your complete and accurate address details to correspondents. Notify your banks and utility providers if they hold an inaccurate record of your address.
- If your house is going to be empty for a while, ask the Royal Mail to hold your mail.

Watch what you throw away

It's not just cats that go sniffing around your bin. Make life even more unpleasant for 'Bin Raiders' with the following measures:

- Always shred or destroy unwanted statements, bills, receipts, financial mailings and other correspondence with personal or confidential details before recycling or binning them.
- Use heavy duty bin bags and tie them securely. Also try to ensure that you don't miss a collection – your bin will become less of a target for identity thieves if the rubbish is secure and accessible for the shortest possible period of time.

Commonsense when travelling abroad

Identity thieves operate all over the world, keep your wits about you:

- If you have credit cards with you, carry the emergency contact details of your credit card lender. It is also a good idea to take out protection such as the Card Protection Plan (CPP) to give you added security and access to emergency cash. We recommend you arrange your cover today by calling 08000 855 989 (UK) or 1800 409 512 (Ireland).
- During your stay abroad keep your passport and other identification documents in a safe place, preferably a hotel safe or similar secure storage.
- Pickpockets tend to target people who are looking lost or in need of assistance, it's a good idea to keep your cards in different places about your person and make them difficult to access by using secure money belts or zipped inside pockets.

Commonsense on the web

Avoid the online pitfalls next time you click:

- NEVER respond to an e-mail request for your account details or passwords even if it appears to be from your bank or credit card lender. Criminals are expert at creating authentic looking counterfeit sites designed to fool you into giving them your confidential information.
- Bookmark the web addresses of your existing banks, credit card lenders and other financially sensitive sites where you need to log in, and use these to access the websites instead of trusting links in e-mails, which can send you to counterfeit sites.
- Genuine websites will have a padlock symbol at the bottom corner of the browser window, and the address should begin with https:// (the 's' stands for 'secure').
- Be especially careful of making online purchases or entering personal information in Internet cafes or when using other public access computers.
- Use passwords that contain a mix of numbers and letters. Avoid choosing obvious passwords.
- Don't open e-mails from an unknown source and ensure any attachments are scanned for viruses before they are downloaded or opened. Use a personal firewall and regularly update anti-virus software.
- If an unsolicited e-mail gives you the chance to unsubscribe, don't click on the link – this is a technique used to establish whether an e-mail address is active.

Don't drop when you shop

When shopping on the high street your chip and PIN card gives you extra protection if you use your PIN wisely:

- When paying with a chip and PIN card make sure no one can see your PIN when you enter it, and never write your PIN down.
- If you are paying with a credit or debit card keep your eye on how your card is being handled. The card should only need to be swiped in one device.
- Beware of unusual looking ATM devices – false fronts can be attached to ATMs that can read your card's information. Also beware of anyone acting suspiciously near the ATM. If anything seems out of place use another ATM.
- Always carry your chequebook in a different place to your cards.
- Never leave your receipts at a till or cash point or even drop them into a litterbin. Keep your receipts and destroy them when you get home.

What if the worst happens?

If you do find yourself the victim of identity theft or fraud, the quicker you act, the sooner we can help to ensure there is as little disruption to you and your finances as possible. Contact MBNA as soon as you notice any unusual transaction on your account and we will do everything we can to help resolve the matter.

Financial institutions

- Close all fraudulent accounts and affected accounts.
- Get in touch with all your credit providers such as banks, credit card and other lenders, utility companies, Internet service providers, and online payment services such as PayPal. Notify them of your circumstances and follow up any phone contact in writing.
- If you have incurred charges as a result of fraudulent activity in your name ask for the appropriate forms to contest the charges and return these forms quickly.
- Open new accounts with new details and passwords as soon as possible to minimise disruption to your own financial affairs.
- If your chequebook has been stolen notify the bank that issued it so that they can take the appropriate action.

Other organisations

- Identity theft and fraud are criminal activities – report the incident to the police.
- Ask the police for a copy of their report into the incident. Financial Institutions require a police report as proof of criminal activity so that they can write off any losses or charges incurred as a result of fraud.

Credit reference agencies

- Contact one of the credit agencies listed below and tell them you are the victim of identity theft.
 - Experian
 - Equifax
 - Callcredit
- Request a copy of your credit report and carefully check the following:
 - That your name and address and other personal details are correct
 - Identify unauthorised accounts that have been opened in your name
 - Check for changes in the details of your existing accounts
 - Look under the “enquiries” section of the report. If you see anything you don’t recognise contact the companies concerned.
- Request that the financial institution makes amendments to your credit report with the credit agency.
- Order a new report in a couple of months’ time to check that the changes have been made and to check for any new criminal activity.

Further peace of mind

We have a unique insurance product 'Identity Protection Plan' that offers practical ways to both resolve and prevent identity theft – if the worst happens. The policy provides a number of critical benefits required to help you clear your name effectively and efficiently.

How identity protection plan helps you prevent identity theft:

- **Experian Credit Report**
Check your credit status for early signs of identity theft with confidential reports from Experian, one of the world's leading credit agencies.
- **Welcome and Advice Pack**
Comprehensive guidance on early warning signs and fact sheets on how to prevent identity theft.
- **Valuable Document Registration**
Log all your identifying documents with us. If you lose any of them, we'll have all the details.
- **Protective Registration**
You are covered against the loss of valuable identifying documents. We'll place a preventative fraud warning on your credit file so extra security checks are made before granting credit in your name.
- **"Members Only" Website**
Exclusive members' website with up-to-date information on identity theft and significant discounts on Internet protection software.
- **Confidential Advice Line**
Highly skilled agents available seven days a week to discuss any issues relating to identity theft.

How identity protection plan helps you resolve identity theft

- **Expenses Covered**
Up to £35,000 insurance to cover the costs of clearing your name and avoid liability for the debts.
- **Fraud Resolution Service**
Personalised action plan created to ensure your identity and credit history is restored.
- **Confidential Advice Line**
365 days a year to give you practical and professional support.

DON'T LET YOURSELF GET CARRIED AWAY

CALL 0870 837 9701 (UK ONLY) QUOTE MBNA WEBSITE.

FOR JUST £49.99 YOU CAN ARRANGE YOUR IDENTITY PROTECTION PLAN TODAY.



Contact details

Credit Reference Agencies

Experian
UK Headquarters
Talbot House
Talbot Street
Nottingham
N80 1TH

Equifax Plc

UK Head Office
Capital House
25 Chapel Street
London
NW1 5DS

Callcredit plc

One Park Lane
Leeds
West Yorkshire
LS3 1EP

Royal Mail

www.royalmail.com

DVLA

www.dvla.gov.uk

Passport Service

<http://www.ukpa.gov.uk/>

Police

<http://www.police.uk/>

