

The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



Looking Out for Identity Theft

Number 01 in a series of notes on important issues.

This is about identity theft. That is what happens to somebody else isn't it? Surely that is nothing for me to worry about? Think again. An organisation called 'Cifas', founded in the 1980s under the name 'Credit Industry Fraud Avoidance System' and representing all the big banks and financial institutions, tells us that – "A record 172,919 identity frauds were recorded in 2016 more than in any other previous year". This area of criminal activity is growing rapidly.

The phone rings and a very polite, and obviously very worried, man (or woman) apologises profusely for troubling you. They have made a terrible mistake. Their employer has told them to have a parcel containing vital papers delivered to an important new client. By mistake on the part of the courier firm, the parcel has been directed to your address! They will lose their job if they cannot get the papers back!

They are so very sorry for what has happened. Please, please, please help. The courier firm's van with the parcel will probably reach you in about half an hour. Please will you hold the parcel and give it to the taxi driver who is on the way to you now. They are very sorry to impose on you in this way. Their taxi driver will bring you a nice bunch of flowers as a way of saying thank you.

What a nice man (or woman). We all make mistakes and are sometimes the victims of mistakes made by others. We are conditioned to appreciate polite requests and like to help others if we can.

On this occasion however, you are the victim of identity theft and the potential victim of an expensive fraud!

The parcel is not full of papers. It contains expensive luxury goods such as watches, jewellery or other consumer goods that the fraudster has ordered over the Internet in your name using your credit card details. The checks made by the supplier have indicated that everything is in order because the delivery is to be made to the billing address for your card!

A crime is in progress. Ring the police on 999 now and tell them this. They may just have time to come to your address and to intercept the taxi driver – probably an innocent go-between. You will be wise to use your mobile or another land line when you make this call just in case the fraudster is still holding on to see if you have realised this is a scam.

One of the most important things you can do to protect yourself from identity fraud is to destroy any papers that contain your personal details when you dispose of them – even envelopes bearing your name and address. A cross-cut shredder that reduces a document to tiny scraps of paper is best.

Jeremy Simmonds, Chair, The Oasis Centre - Cornwall