

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 Personal Information

Number 23 in a series of notes on important issues.

We are frequently asked to provide personal information. If we want to see a doctor, speak to our bank, buy tickets for a concert or obtain a catalogue showing the latest essentials for modern living, we will be asked to supply personal details. This may be our name and address or it may be much more. It pays us to consider these requests and to query whether such information is actually required. Since criminals are constantly trawling for opportunities to impersonate us, it also pays to question the authenticity of any such request that we receive.

Starting with telephone numbers, it is surprising how many enquiries about goods or services will provoke requests for a telephone number even if we supply an e-mail address. Our reluctance to expose ourselves to cold-calling salesmen may even induce us to quit our enquiry. When filling out a form which requires a telephone number (but for no good reason), we can instead of our own telephone number enter 0333 88 88 88 88 (3x3s and 8x8s). This directs callers to a recorded message requesting contact by e-mail only. Further information can be found on - <http://www.truecall38.co.uk/>.

Our letter boxes, what goes into them and what is taken out of them, also demand attention. The National Fraud Intelligence Bureau has highlighted an increase in reports of fraudsters placing fake letter boxes on residential properties in an attempt to harvest the mail. Residents may be unaware of the fake box. The fraudsters will periodically remove it but this may leave marks. The mail stolen in this way is used in attempts to open lines of credit with financial providers, all in the names of innocent residents.

Police advise us to keep an eye on any external letter box and to ring 101 if there are signs of tampering or someone is seen acting suspiciously in its vicinity. If expected mail does not arrive, appropriate and prompt action is needed. Unexpected mail from a financial institution we have no dealings with is a strong indication that we are victims of identity fraud. A protective registration can be obtained or we can use one of the credit report monitoring alert services. Contact details are –

https://www.cifas.org.uk/protective_registration_form

<https://www.experian.co.uk/consumer/identity-theft.html>

<https://www.equifax.co.uk/Products/learning-centre/what-is-a-credit-report.html>

<http://www.callcredit.co.uk/consumer-solutions/help/preventing-identity-fraud>

Last, paperwork for recycling must never be in one piece if it contains personal information. This includes envelopes and wrappers bearing our name and address. A criminal may open a bank account using two addressed utility bills in another person's name. The account can then be used for fraudulent purposes. A cross-cut shredder is the best solution.

Jeremy Simmonds, Chair, The Oasis Centre - Cornwall