

Battersea Residents' News

ID Fraud Special Edition

Edited by Jane Ellison - Autumn 2008

Five Wandsworth roads in UK's 25 most 'at risk' postcodes for ID Fraud

Experian, the credit reference agency have reported that five roads in this borough were in the top 25 of postcodes 'at risk' from for credit card fraud in 2007. On average, London residents were twice as likely to become victims of identity fraud as people in the rest of the UK.

This involves fraudsters running up lines of credit or buying goods under assumed names, with one road in the borough topping the list.

Those most at risk appear to be aged between 26 and 45, earning more than £50,000, rent their home and live in London. They are often company directors or run their own business. It takes 18 months on average for people to realise they are victims of this kind of fraud. It can take even longer to restore a damaged credit rating.

Conservative Parliamentary Spokesman Jane Ellison asked Borough Commander Chief Superintendent Stewart Low for his advice for Battersea residents.

JE: What kind of ID frauds are Battersea residents most at risk from?

SL: Residents are at risk from identity theft. When cheque books, credit cards or personal bills are stolen a thief can open bank accounts, take out credit cards and loans. These details may also be used to obtain genuine documents such as driving licenses or passports. Dispose of your bills/statements responsibly, shred them if possible. There's more information at www.met.police.uk/fraudalert

JE: Are people in 'multiple occupancy' houses more at risk of fraud?

SL: Shared mail boxes put people at greater risk, ideally a secure single letter box should be used for each residence. Always arrange for your mail to be sent on to you if you move.

JE: Are people within their rights to insist that their credit cards don't leave their sight when out and about in clubs, pubs and restaurants?

SL: Yes, hang on to your card, keep it in sight at all times.

OUR MOST 'AT RISK' POSTCODES

Postcode	Place
1 SW17 6	College Gardens, London
7 SW19 7	Wimbledon, London SW
8 SW11 6	Grandison Road, London
9 NN 4 5	Far Cotton, Northampton
10 SW11 1	Cabul Road, London SW
18 NW 3 5	South Hampstead, London
19 SW15 2	West Hill, Putney, London
21 NW 3 1	High Street, Hampstead NW
23 SW18 1	Westhill Road, London
25 W 1H 1	Crawford Street, London W

Source: Experian, last 6 months 2007



Raising awareness of ID Fraud: Jane Ellison (left) talks to Tom and Kylie about the issue

Useful numbers/websites

WBC Electoral Registration Office

Keep your electoral details up-to-date. You can call on 8871 6023 or get more information at www.wandsworth.gov.uk

Royal Mail Redirection Service

You can apply through a local Post Office branch or at www.royalmail.com/redirection

Mailing Preference Service

A mailing 'opt out' service. Registration with MPS is free. MPS Registration Line 0845 703 4599 or online at www.mpsonline.org.uk

Experian Credit Report Service

You can order a credit report on 0844 481 8000 and their website www.experian.co.uk has more useful anti ID fraud tips and FAQs

Tips from the Metropolitan Police: Avoiding being an ID Fraud victim



- Be careful with your personal information. If you receive a telephone call from a credit card company, bank or other retail company asking to confirm certain details about yourself decline them and ask to call them back preferably through a central switchboard.
- Never give out personal details or passwords and watch out for 'shoulder surfing' at cashpoints.
- When destroying personal correspondence from banks and credit card providers consider a shredder or even burning them with garden refuse. If you cannot do either then tear the papers up into very small pieces and place in the refuse bin with other waste products, or compost them with green waste. Don't forget any pre-completed response forms.
- If you move address remember to inform all of the companies that send personal information to you in the post. Always consider re-directing your post with Royal Mail. If you fail to do this people moving in might have free access to your personal details and misappropriate them.
- Always use an anti virus programme and firewall on your computer.
- Beware of unsolicited emails. Do not respond to emails that have apparently originated from your bank or other authority/company. Remember that a bank will not ask for your details via unsolicited emails.
- Don't post personal details online (including social networking sites) which together could be used to clone your identity.
- Instruct your bank or credit cards not to accept any payments abroad unless previously authorised.



Tackling the growing tide of unclaimed and junk mail

Around a third of Battersea residents move each year and for many houses this means a mounting pile of unclaimed mail.

Here are some suggestions for tackling it -

- Insist that managing agents, landlords or vendors provide a forwarding address for the previous occupants at the time you move in.
- Redirect their mail at first but if it keeps coming write a note on it asking your predecessor to sort out postal redirection asap! Or, if you get totally fed up give the sender their new address.
- Print off sheets of 'return to sender – unknown at this address' stickers and use them quickly and liberally when mail arrives for unknown people. Put the letters back in the post.
- If you don't know the addressee and there is no return address give it back to the postman, Royal Mail will treat as 'Undeliverable'.
- Get the electoral register for your household. up-to-date but don't forget there are two versions of the register – being on the 'edited version' means your data is not sold on to companies.
- If you move use Royal Mail Redirection – it is easily set up online and currently costs £37.40 for a year, the Royal Mail's recommended period.

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