

# Raising concern about identity fraud in Great Britain

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A research by MORI Social Research Institute\* released today reveals that more than half the population is concerned about identity fraud and bin raiding, yet still only one in ten people are shredding their personal letters, bank and credit card statements before disposing of them.

## Growing concern about fraud

Commissioned by Fellowes, leading manufacturer of personal and office paper shredders, the research shows that concern about fraud is extremely high. \*72% of people are concerned about credit card fraud, \*71% are concerned about bank card fraud, \*64% are concerned about identity fraud and \*55% of the nation is concerned about bin raiding – the process of searching through bins to obtain personal financial information to commit fraud.

Households who discard paperwork containing information such as full credit card numbers, expiry dates and signatures are putting their identity at risk by disposing of their personal data with negligence. This is enough information for criminals to use to commit fraud.

Although \*nine out of ten people think that shredding is an effective way to destroy their personal and financial information, the research reveals that still only a \*third of people have access to a shredder at home and only \*one in ten regularly shred to safely dispose of personal information.

Costing the UK £1.3 billion a year, identity theft can be extremely damaging to victims. Restoring an identity can take a very long and painful time and can cause great stress and anxiety to the individual concerned. Although most banks will pay lost money back, the victims face a damaged credit history and subsequently loans, mortgages and credit cards can be instantly refused.

## Preventing and combating identity fraud

Detective Chief Superintendent Ken Farrow, Head of the City of London Police Fraud Squad and Chairman of the ACPO National Working Group on Fraud commented, "Government sources estimate that fraud accounts for losses of £14 billion to the UK economy annually. In 2003, credit card fraud losses alone were over £402 million\*\* as a result of theft, counterfeiting and other types of card crime. A substantial proportion of those losses, some £29.7 million, were incurred because the cardholders' identities and other personal data were copied from the cards themselves or from documentation carelessly discarded. With the introduction of 'chip and pin' technology it is anticipated that criminals will be forced to resort to identity theft to enable them to continue to profit from credit card crime. To do so they will increasingly target domestic rubbish bins in order to get their hands on personal and financial information".

"There are simple things that people can do to cut the risk of theft," explains Tyron Hill from Fellowes, "shredding all personal documents at home on a regular basis before binning paperwork is the simplest and the most effective way to prevent criminals getting their hands on discarded confidential

data.”

There are 24 million households in the UK and each of them is a potential target for bin raiders.

Nigel Davies from the National Neighbourhood Watch Association commented, “Householders can take simple measures such as checking bank statements, never disclosing personal or financial information to cold callers and ensuring that personal information put into refuse bins is thoroughly destroyed ideally using a shredder.”

Shred wisely

Britons are urged to shred obvious personal documents such as bank and credit card statements but also receipts that carry card details, which can be easily used by criminals to forge dummy bankcards and make payments.

Pre-approved credit card application forms, which often have a person’s personal details printed on them, can also be used by crooks to secure new cards under someone’s name and should also be shredded before throwing away.

With the new introduction of “Chip and Pin”, Britons might be mistaken in thinking that fraud crimes will disappear. Chip and Pin will certainly reduce fraud at the point of sale; however bank statements and personal financial details will still be printed and posted to households, driving criminals further towards bin-raiding.

Fellowes have published an essential guide to help consumers understand how identity theft occurs and how you can stop it from happening to you. The practical guide also includes tips on document retention – what needs keeping and for how long as well as simple ways to protect your identity. Consumers can call free phone number 00800 1810 1810 to obtain the guide.

\*The MORI survey interviewed a representative quota sample of 1,042 British Public aged 15 and face to face in their homes. Interviews were carried out using CAPI (Computer Assisted Personal Interviewing) between 24 June and 29 June 2004. Data have been weighted by age, gender, working status, tenure, social class, ethnicity, and region to reflect the population profile of Great Britain.

\*\*Source of information: Association for Payment Clearing Services ‘Card Fraud The Facts 2004’

Ends

About Fellowes:

Headquartered in Itasca, Illinois, Fellowes manufactures accessories for digital technology in mobile and office applications. Distributing its products through retailers and commercial office products dealers, Fellowes is a leading supplier of business machines, including paper shredders, laminators and binding

machines. The company owns and operates subsidiaries in Australia, Benelux, Canada, France, Germany, Italy, Japan, Poland, and the United Kingdom. Fellowes employs over 1,700 people throughout the world and expects global sales in excess of \$700 million this year. For more information, please visit Fellowes' web site at [www.fellowes.com](http://www.fellowes.com).

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