



Identity theft - what to do when someone is pretending to be you



Easy Read

What identity theft means



Theft means stealing something.

Identity means the personal details that belong to you.



These are things like

- your name
- your photo
- the date you were born
- the addresses you have lived at



Identity theft is when a **criminal** steals your personal information.



In this document **criminals** are people who tell lies to steal money from other people.



They sometimes use your information to pretend to be you.



This means criminals can do things like

- open new bank accounts
- get new credit cards
- get money loans
- get government benefits
- get things like passports or driving licences

How criminals steal your personal information



There are lots of ways that criminals can steal your personal information.



They might look in your rubbish to find things like your bank documents.

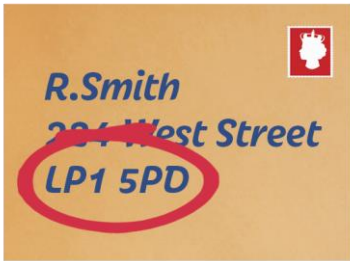


They might steal your

- driving licence
- bank card
- cheque book



Criminals might steal your post so that they can find out your personal information.



Sometimes they can set up a special service that stops your post being delivered to you.

Instead your post gets delivered to a different address so that the criminal can get it.

This is also called **mail redirection**.



Criminals can also look at your **social media** pages to collect information about you.



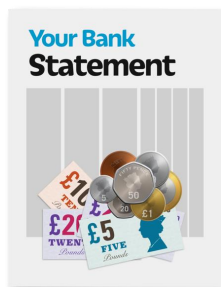
Social media means things like

- Facebook
- Instagram
- X

How to notice identity theft



Here are some ways to notice that a criminal might have stolen your identity.



You might notice things show up on your bank statement that you have not bought.



You might get sent letters about loans or bank cards that you do not know about.



The government might tell you that you are already getting some benefits.

But you have not been getting them.



You might get sent bills, invoices or receipts for things you have not bought.



You might find out that a mobile phone **contract** has been set up using your name.

A **mobile phone contract** is an agreement between the mobile phone company and you.

What to do about identity theft



If you think your identity has been stolen, do these things



- contact your bank straight away.
Use the phone number that you know to be right, from your statement or card



- tell Police Scotland by calling **101**



- phone Advice Direct Scotland on **0808 164 6000**

Keeping your personal information safe



Here are some ways you can help to keep your information safe.



Cut up documents like bills and bank statements when you do not need them anymore.



Do not put too much information about yourself on social media.



If you lose your bank card or credit card, phone your bank to cancel them straight away.



If you lose other documents, like your passport or driving licence, contact the organisations straight away to tell them.



Be careful when you are telling a business your details over the phone.

Check that no one around you can hear what you are saying.



If you move home, make sure you tell all the organisations you have accounts with, about your new address.



You could use a redirection service to get all your post sent to your new address.

