

MP calls for action on crimes

Identity theft is increasing in the UK, says Mark Atherton

AN MP has called for the automatic prosecution of identity thieves after *Times Money* reported that one of his constituents had suffered a double blow at their hands.

Money broke the news that Bill Torrance, a retired consulting engineer from Grange-mouth, Central Scotland, had been chased by a credit card company and a mail-order business for debts that he did not owe after falling prey to two separate identity thieves.

A pair of fraudsters stole his personal details to obtain a Capital One card, while Shop Direct mistakenly pursued him for debts run up by another Mr Torrance claiming the same date of birth.

No one has been prosecuted despite Mr Torrance having helped Lothian and Borders Police to track down the credit card fraudsters.

Now Michael Connarty, the Labour MP for Falkirk East, the constituency in which Mr Torrance lives, has called on the police and financial groups to take a much harder line with identity fraudsters. "The way to stop this

type of crime is to start automatic prosecution of the criminals who carry it out."

Identity theft in the UK is increasing. The number of cases rose 17 per cent to 50,455 last year, compared with 2003.

Criminals recently tried to steal from Ricky Gervais, the star of the BBC comedy *The Office*, after obtaining some of his confidential details.

Steven Philippsohn, a senior partner at Philippsohn Crawfords Berwald, a City law firm, says: "In the Ricky Gervais case, it was fortunate that the plot was foiled owing to a fan of *The Office* thinking the transaction was suspicious."

"It takes only simple information, such as a date of birth, an address, a mother's maiden name and passwords to conduct this kind of fraud. However, it falls to the victim to establish his innocence."

Mr Connarty says: "I, too, have suffered from identity theft and, like Mr Torrance, I was told that this was a victimless crime. That is complete nonsense. Mr Torrance has had his life turned upside down by these criminals. I have written to Lothian and Borders Police asking why it is not doing more to prosecute the identity thieves."

"Shop Direct and Capital One also have a lot to answer for. In Capital One's case, it failed to make sufficient checks to stop an identity thief obtaining a credit card in Mr Torrance's name, while Shop Direct wrongly chased Mr Torrance for payment of debts that he did not owe. To make matters worse, it then wrongly placed a black mark on Mr Torrance's credit file."

Capital One says that it is unable to explain how the identity thieves evaded its normal checks, but it insists that it is ready to co-operate with the police.

Shop Direct says that it mistakenly linked the genuine Mr Torrance with another person using the same name. It has now called off the debt collectors and removed the debt entry from his credit file.

Lothian and Borders Police says that if it believes it has identified fraudsters, they will be reported to the Procurator Fiscal, the prosecuting service.



No laughing matter: Ricky Gervais, the comedian, nearly became the victim of identity crime after his personal details were stolen

The aftermath

- Contact your lenders immediately and keep a record of conversations.
- Ensure that they remove any information about the fraudulent account from your credit file.
- Report the incident to the police and obtain a crime reference number.
- Register with CIFAS, a UK fraud prevention service, to help to protect you in the future.

The precautions

- Destroy all documents that contain personal details before disposing of them. Invest in a home shredder, which can cost as little as £15.
- Never disclose your online passwords or your personal identification number (PIN) for your bank or credit cards.
- Do not reveal your details over the phone without checking the other person's identity.
- Keep documents locked or hidden at home. Never leave them in your vehicle.
- Check your bank and credit card statements regularly for any suspicious entries.
- Sign up to an online credit file monitoring service, such as MyCallcredit, which allows you to look at your file 24 hours a day.