

Identity theft



What is identity theft?

Identity theft is when someone steals information about you.



They might use the information to:

- open bank accounts
- apply for credit cards or loans
- get government benefits
- get documents like a passport or driver's license



The bank account, card, benefit or document will have your name on it.



Criminals can steal your identity in different ways. They might:



- find your credit card or bank statements after you have thrown them away



- take things like your driver's license, cheque book, or bank cards



- use information like your name, address and birthday.



They can steal your mail or get your mail sent to their address without you knowing.



They can look on social media to find out information about you.



If someone steals your identity, it might be hard for you to get loans, credit cards or mortgages in the future.



Things to look out for

1. You see payments you did not make on your bank statement.



2. You get letters about loans, debit, or credit cards you did not apply for.



3. When you apply for government benefits, you are told you are already getting them.



4. You get bills, invoices, or receipts for things you did not buy.



5. A mobile phone contract is set up in your name without you knowing.

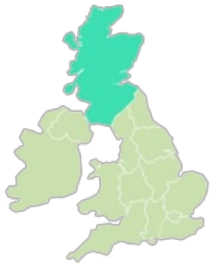


What should I do if I think someone has stolen my identity?

Contact your bank as soon as possible.



If you are in England, Wales or Northern Ireland, report it to Action Fraud at www.actionfraud.police.uk or by phoning 0300 123 2040.



If you are in Scotland, you should report it to Police Scotland by phoning 101.



Find out more

Take Five is a campaign which gives advice about how to try to make sure no-one tricks you and takes your money.



You can find advice about the Take Five campaign online at www.takefive-stopfraud.org.uk



If you have a learning disability or care for someone with a learning disability and want to find out more about scams or the Take Five campaign, you can call Mencap's Learning Disability Helpline on 0808 808 1111.



This easy read was co-written by Mencap and UK Finance.



First published 10/02/2025

Last updated 18/02/2025