

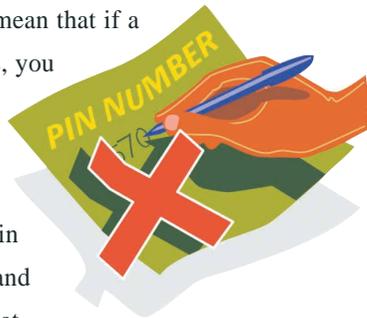
the next best way of disposing of your personal financial documents is to tear or cut them into tiny pieces before throwing them in the bin. Doing so means it is less likely that criminals will try to put all the pieces together again to read the information.

Of course, there are some financial documents that we do need to keep, such as bank and building society statements, receipts, guarantees and benefits books. Together with other important documents such as driver's licences and passports, you should keep these in a safe place out of sight. Writing down computer passwords and PIN numbers, even in code, can be risky and might mean that if a

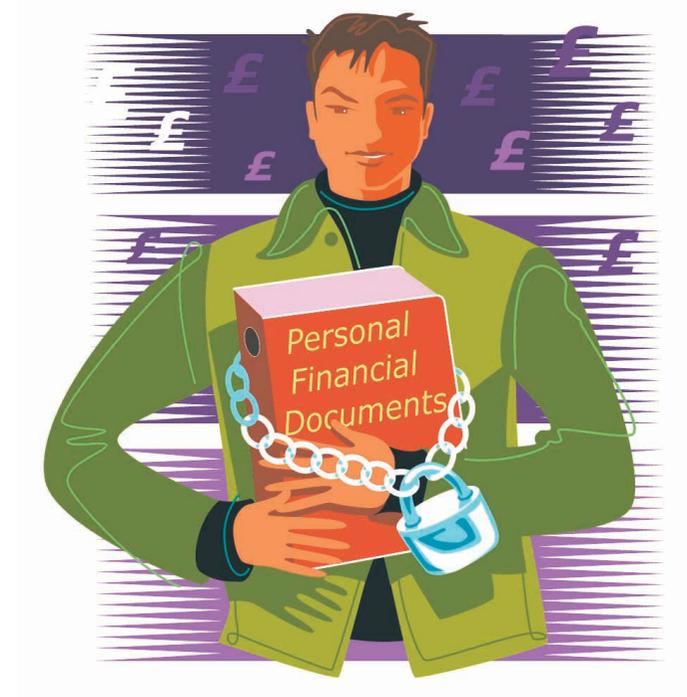
crime did take place, you could be

responsible for any money that was spent or withdrawn in your name. Banks and building societies that

follow the banking code (a voluntary code that sets standards of good banking practice) allow you to change your PIN. It is far better to take the time to select a password or PIN that you will remember than to write it down.



# Protecting Your Financial Details



Information for customers about keeping personal financial details safe



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Protecting Your Financial Details

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THE BUILDING SOCIETIES ASSOCIATION



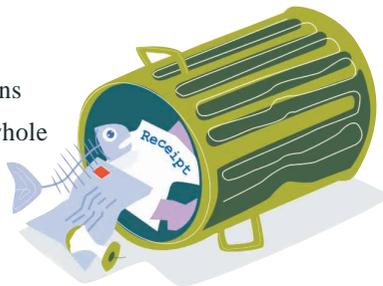
BRITISH BANKERS' ASSOCIATION

Everyday we receive documents that contain clear details of our personal financial information. We get statements from our banks and building societies showing our names and addresses along with our account numbers and sort codes. When we shop and we pay with our credit or debit cards, we get receipts that show our card numbers often alongside our names and the expiry dates of the cards. We receive household bills like the gas, electricity and water that show our names and addresses. All of these things show exactly the sort of information that financial criminals (often called "fraudsters") can use to commit financial crimes in our names. Because of that we need to make sure that when we no longer need these things, we are very careful about how we throw them away.

### Did you know...?

A recent survey\* of UK household rubbish found that:

- two in five bins contained a whole credit card or debit card number that could be linked to an individual and most of those showed the expiry date that went with the card number;



\* Information sourced from Experian – 'Lifting the lid off identity theft and transaction fraud'.

- three out of four contained the full name and full address of at least one member of the household;
- one in five bins contained a bank or building society account number and sort code that could be related to a person's name and address;
- one bin even contained a signed blank cheque!
- Very few bins had nothing in them that would not be of interest to fraudsters.

According to recent research, the number of crimes involving criminals using other people's financial details doubled last year.

### What crimes can criminals commit using your financial details?

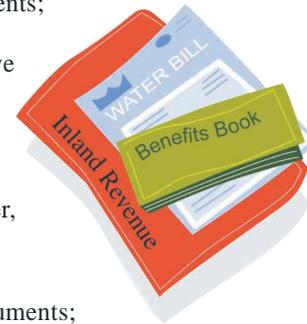
From the information in financial documents you throw away, criminals could attempt to:

- pretend to be you and open bank, building society or credit/debit card accounts in your name;
- withdraw money from your bank, building society or credit/debit card accounts;
- buy goods or services in your name;
- open catalogue, internet and other mail order accounts in your name;
- use your previously good credit rating to run up debts in your name.

### What documents can criminals use?

Anything that shows your name and address but especially any banking or other financial details are things that fraudsters can use to commit crimes in your name. These include:

- bank, building society and credit/debit card accounts and statements;
- receipts where you've paid using your credit or debit card;
- utility bills like water, gas, electricity;
- Inland Revenue documents;
- Benefit books;
- any other document that gives details of you that may be useful to criminals.



### Keeping your financial details safe

The best way of disposing of personal financial information once you no longer need to keep it is to shred it in a shredding machine. That way it is impossible for criminals to read your details and commit crimes in your name. If you do not have a shredder or are not able to get to one,

