

CIFAS

Preventing Fraud Since 1988

A short explanation about Cifas -
The UK's Fraud Prevention Service



What is Cifas?

Cifas provides the most comprehensive databases of shared fraud data, as well as an extensive range of fraud prevention services that use the latest technology to protect organisations and their customers from the effects of fraud, to over 300 organisations in the public and private sectors. A full list of these organisations is available on the Cifas website: www.cifas.org.uk

Cifas is committed to doing all it can to prevent financial crime and internal fraud; helping prevent thousands of frauds every month. This helps to keep the price of goods and services down. Cifas also stops fraudsters obtaining work within organisations where, for example, they might steal identities or data.

How do the Cifas databases work?

The Cifas databases allow participating organisations to share details of applications for products, services (including for serving on panels) or employment (hereinafter referred to as "application"), which are considered to be fraudulent, because the information provided by the applicant has failed verification checks. Organisations also exchange information about accounts, policies or services which are being fraudulently misused, or false insurance (and other) claims. In addition, information about innocent victims of fraud is exchanged in order to protect them from further fraud. This exchange of information is referred to on forms, agreements, contracts or websites, telling you how your data may be used by other organisations, including law enforcement.

Cifas is not a credit reference agency, so Cifas information is not used to assess an individual's ability to obtain an account, product, facility, insurance policy or employment (hereinafter referred to as facility). It is used only to prevent fraud.

Cifas information is processed by fraud prevention agencies some of which may also provide separate credit referencing services. Contact details for these agencies can be found later in this document.

When an organisation identifies a fraud, it submits to the Cifas database a record (with details of the individual linked to the application or facility). The record shows the name used, but this does not necessarily mean that a person named is involved with fraud; as fraudsters tend to use a variety of names, some false and some genuine.

The record does not mean that the individual has been blacklisted. Any organisation that uses the Cifas system when handling applications will subsequently receive a warning: 'Cifas - Do Not Reject - Validation Required'. This means that extra precautions must be taken to ensure that the application or facility that has prompted the check is genuine. This protects the individual from further fraud.

How do Cifas protect you?

If your personal identification details have been misused by a fraudster, the record is designed to protect you. Only organisations that use Cifas services are able to see Cifas records and they are very careful to establish the validity of any application. You may find that any other organisation may contact you and some additional checks may be made on any new applications you make. This is because the organisation has seen the record and is carrying out

additional checks required to ensure that the application is genuine - preventing your name and other personal identification details from being misused, and avoiding the distress and inconvenience that this would cause you. Sometimes these checks can be undertaken without having to contact you.

How is Cifas information used?

An organisation that uses the Cifas system and receives a Cifas record is not allowed to reject an application automatically or close a facility. Before making a decision, it is required to undertake further investigation to validate the personal identification details you provided. If it identifies fraud, it will not normally proceed with an application or may review a facility or employment. However, there are occasions when, even though a Cifas record is present and your personal details have been properly confirmed,

your application will not be approved. This is because your application is still subject to the organisation's standard checks and own policies. This may include checks of other fraud prevention databases not operated by Cifas. You may ask the organisation why it has rejected your application or closed or withdrawn your facility and it will normally be able to provide you with an explanation and provide you with details of any credit reference agencies or fraud prevention databases it has consulted.

Who are the Fraud Prevention Agencies?

Cifas Members use more than one or more of the following fraud prevention agencies in the UK:

Experian Ltd

Customer Help Service
PO Box 8000
Nottingham
NG80 7WF

Tel: 03444 818 000
www.experian.co.uk

Equifax Ltd

Credit File Advice Centre
PO Box 1140
Bradford
BD1 5US

Tel: 0844 335 0550
www.equifax.co.uk

Callcredit Ltd

Customer Services Team
PO Box 491
Leeds
LS3 1WZ

Tel: 0870 060 1414
www.callcredit.co.uk

Experian Ltd - Experian Decision Analytics

Customer Help Service
PO Box 8000
Nottingham
NG80 7WF

Tel: 03444 818 000
www.experian.co.uk

Synectics Solutions Ltd

Synectics House
(Compliance Team)
The Brampton
Newcastle-under-Lyme
ST5 0QY

Tel: 01782 664 099
www.synectics-solutions.com

National Hunter

N Hunter Ltd
PO Box 2756
Stoke-on-Trent
ST6 9AQ

www.callcredit.co.uk

What information is held about me?

Cifas will be able to provide you with any Cifas data held about you (see the "What are your rights?" section), though there are other organisations that may hold information about you.

Experian Ltd, Equifax Ltd and Callcredit Ltd are also credit reference agencies, who make available to financial services organisations certain public information (e.g. Voters' Roll,

County Court Judgments), and payment history data. Synectics Solutions Ltd, Experian Ltd - Experian Decision Analytics and National Hunter are not credit reference agencies, although they are fraud prevention agencies and make fraud information available to financial services and other organisations.

What are your Rights?

You have a right, under the Data Protection Act 1998, to request a copy of any information held about you.

For a fee from £2 you can obtain a copy of your credit reference file (which gives details such as your name, address, current credit commitments, payment records etc.) from the credit reference agencies. If you want to see your credit reference file then you should write to the credit reference agencies Experian Ltd, Equifax Ltd and Callcredit Ltd at the addresses listed overleaf, enclosing the relevant fee. If you believe any of the data is incorrect, the details you receive from the agencies will explain how you can set about having it corrected. You may also be able to add a note to your record, which could help you. If there is a Cifas Protective Registration or a Victim of Impersonation record against your name to protect you, you will see this on your credit reference file.

For a fee of £10 you are entitled to request a copy of any information held about you by any organisation on computer or in some manual files. This is known as a Subject Access Request. If you wish to request a copy of any data held about you by Cifas, the address to write to is below. This will include only Cifas data and not public information, payment history data or other fraud information.

The Compliance Officer
Cifas
6th Floor, Lynton House
7-12 Tavistock Square, London
WC1H 9LT

In order to make a Subject Access Request to CIFAS, you should write, providing your full name, full address history for the past 3 years, date of birth and 2 proofs of your identity, one from each of the two groups listed. One must be an original document, not a copy. Original documents will be returned to you. It is recommended that you do not send your original passport or driving licence due to the risk of theft in transit – send a photocopy instead.

The £10 payment should be made by credit/debit card (please note that the fee is non-refundable, even if our enquiries reveal that we do not hold any information about you). Please provide the credit/debit card number, expiry date, name on the card and postcode of the card holder. Alternatively you should send a £10 cheque or postal order made payable to 'Cifas'.

<p>List A - Enclose a clear photocopy of one of the following</p>	<p>List B - Enclose one original document from the following. <i>(Please note: We cannot accept bank statements or utility bills downloaded from the internet and the document must show your name and current address. Some of the required documents must be dated within the last three months.)</i></p>
<ul style="list-style-type: none"> • A valid signed Passport including photograph • A valid UK Photo-Card Driving Licence (Full or Provisional) including Paper Counterpart, or a valid 'Old Style' UK Driving Licence • Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant • A valid Biometric Residence Permit including Photocard (BRPs) • National Identity card (non-UK nationals) • Identity card issued by the Electoral Office for Northern Ireland • Firearms certificate or shotgun licence 	<ul style="list-style-type: none"> • Current council tax demand letter or statement • Utility bill dated within the last 3 months • Current bank statement or credit/debit card statement, dated within the last 3 months, issued by a regulated financial sector firm in the UK, EU or an equivalent jurisdiction • Income Tax notification from HM Revenue & Customs • Local Council Rent card or Tenancy Agreement • Instrument of a Court application (such as liquidator, or grant of probate) dated within the last 3 months

If you want to know what other fraud information is held against your name, you should write to the organisation that processed your application or insurance claim to enquire which fraud prevention databases they consulted. They are obliged to provide you with full details including addresses to write to. The responses from those organisations will not include any Cifas data.

Get in touch

Freephone: 0800 731 4076

Hodge Lifetime, One Central Square, Cardiff, CF10 1FS

www.hodgelifetime.co.uk

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