



Information Commissioner's Office
Promoting public access to official information
and protecting your personal information

Press Release

Date: 3 October 2008

Help beat ID fraud with ICO's online Healthcheck

To mark the start of National Identity Fraud Prevention Week, the Information Commissioner's Office (ICO) is urging individuals to test how well they look after their personal information by using the [Personal Information Healthcheck](#). The online tool provides advice to individuals on how to protect personal details and reduce the risk of identity fraud.

Over three quarters of people consider their personal information to be very valuable* yet according to new ICO research** 40% of people admit they would hand over their details to a company without knowing whether it was trustworthy – being more concerned about the lure of a product or service, or being dazzled by a professional appearance.

The Personal Information Healthcheck warns individuals that if they leave bank statements and other personal details lying around the house and use the same PIN and password for different accounts their personal information is at a high risk of being misused.

The ICO is also reminding people to use their rights under the Data Protection Act. Under the Act individuals have a right to access information that an organisation holds about them. This is called a subject access request.

David Smith, Deputy Commissioner at the ICO, says: "The Data Protection Act gives us all important rights including the right to find out what an organisation is doing with our information. The Act also puts obligations on organisations to keep our information accurate, up to date and secure.

“However, it’s not just about making sure organisations live up to their responsibility to look after our personal information. We can also play a part directly and take steps to safeguard our own personal details. The ICO’s new Personal Information Healthcheck provides valuable advice for everyone on how to protect their information.”

The Personal Information Healthcheck, available at www.ico.gov.uk/infohealthcheck, takes just a few minutes to complete. It provides advice on many aspects of protecting personal information with a tailored summary and top tips depending on how well the person has scored.

Further advice and guidance on your rights under the Data Protection Act can be found at www.ico.gov.uk.

ENDS

If you need more information, please contact the Information Commissioner’s press office on 020 7025 7580 or visit the website at: www.ico.gov.uk

For print and online media: Abridged version of Personal Information Healthcheck

1. Where do you store documents that carry your personal information e.g. your passport, driving licence, bank statements, credit card statements, household bills?

- A. I do everything online so I don’t get anything through the post
- B. I don’t really ‘store’ them, things just end up in a pile in the house
- C. In a drawer, cupboard or secure folder out of sight
- D. In my handbag / briefcase

[Best answer: A & C. Leaving personal information lying around or carrying it around unnecessarily is risky. It may not be feasible to lock documents away, but you should keep them in as secure a place as possible. And provided you’re dealing with trusted companies, arranging online statements and bills can be a good idea]

2. How do you usually get rid of documents with your personal information on?

- A. I shred or destroy them in another way
- B. I just throw them away
- C. I rip up the address before throwing them away
- D. I don’t consciously get rid of them, they usually just lie around the house

[Best answer: A. Piecing together discarded information on bank statements, bills and other documents is a common method thieves use to steal identities. It's always best to completely destroy documents that carry your personal information]

3. Do you check bank or credit card statements for unfamiliar transactions?

- A. Only if I'm suspicious
- B. Yes, always
- C. Sometimes
- D. No, never

[Best answer: B. It's important to always check your statements – many fraudsters will bank on the fact that it's easy to miss the odd transaction, particularly if it's not very large]

4. Do you double up on PINs or passwords for different accounts e.g. online banking, email accounts, bank cards, social networking sites?

- A. Yes, I tend to use the same PINs or passwords to prevent me forgetting them
- B. No I always use separate PINs and passwords for each of my accounts
- C. One or two of my main accounts have the same PIN or password
- D. It doesn't matter because I write them all down anyway so I don't forget them

[Best answer: B. Once a criminal has cracked your password on one account, it is very easy for them to just try similar combinations on others. If possible, don't double up! Unfortunately, it's not advisable to write them down either – finding them would be a goldmine to an ID thief]

Answers: Q1. a) 3, b) 2, c) 3, d) 1, Q2. a) 4, b)1, c) 3, d) 2, Q3. a) 2, b) 4, c) 3, d) 1, Q4. a) 1, b) 4, c) 3, d) 2

Diagnosis

0 – 4 - Your personal information is in a CRITICAL CONDITION

5 – 8 - Your personal information is at HIGH RISK

9 – 12 - Your personal information is at LOW RISK

13 – 15 - Your personal information is in EXCELLENT HEALTH

For the full version of the quiz, visit www.ico.gov.uk/infohealthcheck

Do you really need to give out all your personal information.....

When asking a shop for a refund on an item of clothing

When you ask a shop for a refund on an item of clothing the retailer will quite often ask you for your name, address and other personal information before they will complete the refund. Do you really need to give out this much personal

information? Always ask why the retailer needs your information before you hand it over.

Next time you take something back to a shop make sure you only give them the personal information they absolutely require. If the shop assistant can't tell you why your personal details are needed don't give them out!

When trying to find an online quote for holiday insurance

If you are simply trying to find an online quote for holiday insurance there is no need for a company to obtain your name, address and contact details such as a telephone number and an email address. Many insurance company websites will block attempts to find a quote until personal details have been added. In order to give you an accurate quote an insurance company will, of course, need some information, for example, details of your destination and perhaps even your postcode. However, there are no legal reasons why an insurance company needs all your personal information. Next time you try to find a holiday insurance quote online and you are asked for your personal information we recommend you contact them to find out why they need your details or, alternatively find a different insurance company.

How to reduce the amount of personal information you give out

- Before giving away your personal details ask the company why it needs your information and how it will use them e.g. will your details be passed to a third party; for how long will they be retained?
- When providing personal information online only provide the information which is absolutely necessary (the compulsory boxes) – don't give away your details for the sake of it!
- If you don't want a company to pass your details to a third party or you don't want to receive marketing materials always remember to opt out – this may be as simple as ticking a box or you may have to write to the company to ask for your details to be removed from its database.

Notes to Editors

1. The Information Commissioner's Office promotes public access to official information and protects personal information. The ICO is an independent body with specific responsibilities set out in the Data Protection Act 1998, the Freedom of Information Act 2000, Environmental Information Regulations 2004 and Privacy and Electronic Communications Regulations 2003.
2. For more information about the Information Commissioner's Office subscribe to our e-newsletter at www.ico.gov.uk
3. *The research, using a sample of 1000 people, was conducted by SMSR Ltd of Kingston upon Hull in 2007. A full breakdown of the methodology is available
4. **The survey of 2,020 UK adults aged 16+ was conducted by ICM during August 2008
5. Copies of the research are available from the ICO press office
6. Anyone who processes personal information must comply with eight principles, which make sure that personal information is:
 - Fairly and lawfully processed
 - Processed for limited purposes
 - Adequate, relevant and not excessive
 - Accurate and up to date
 - Not kept for longer than is necessary
 - Processed in line with your rights
 - Secure
 - Not transferred to other countries without adequate protection