



# PRIVACY POLICY

Date 30 October 2012

# Privacy policy

This privacy policy explains how EE Limited uses, shares and protects your personal information. It covers all the services provided to you by EE, Orange and T-Mobile. Please read this policy in conjunction with the terms and conditions of any particular service or services you are using.

This privacy policy does not apply to third party websites which our websites link to or which advertise on our websites. These third party websites operate their own privacy policy which we encourage you to read.

## 1. Who We Are

We are EE and we operate three brands in the UK: Orange, T-Mobile and EE. Our ultimate shareholders are two of the world's leading telecommunications companies: France Telecom SA and Deutsche Telekom AG

When we refer to our 'Group Companies' we mean the companies of the Orange Group, the companies of the T-Mobile Group, the companies in which France Telecom SA have at least a 50% shareholding and the companies in which Deutsche Telekom AG have at least a 50% shareholding

EE Limited is the controller of your personal data and is registered as a data controller with the Information Commissioner's Office with registration number Z7510687 (<http://www.ico.gov.uk>).

## 2. Your Personal Information

Your personal information is any information that identifies you as an individual or is capable of doing so.

We collect your personal information such as:

- your full name
- your gender
- your date of birth or age
- your delivery and/or your billing address including postcodes
- your telephone number
- your email
- your debit or credit card details
- your banking information
- Information on add-on products and services purchased by you

- your preferences and interests both when you tell us what they are or when we deduce them from what we know about you
- your demographic information (which we may acquire from third parties)
- the channel you chose to purchase your device or sign up to our services
- how you use our products and services. This may include your traffic data such as the phone numbers that you call and send messages to (and the phone numbers that you receive calls and messages from) and the date, time, duration and cost of your communications including your phone location at the time these communications are made and the types of websites that you visit, your spend, your device details, your phone usage (including voice, messaging, web/ WAP use, application use), your purchasing habits, your location, your searching and browsing history on our websites (including the date, time and duration of your internet session) and your preferences.
- your amount of data usage (MBs used)
- roaming information (the country you are in and the network used when making communications)
- your internet protocol (IP) address which we collect when you visit our websites and we will allocate an IP address to your device when you connect to the internet using our phone network and/or broadband services
- your device details
- your communications with us
- your account information such as your billing history, the services you use and anything else relating your account
- any information to help you decide which of our products and services would suit you best

If you give us information about another person, perhaps when they receive a service you are paying for, we expect you to be responsible for ensuring that they know we are keeping records about them and process their personal information in accordance with this privacy policy.

If you or your business applies for our services, we will register and check your details and the details of persons with whom you have a financial link (and if you are a business that trades as a partnership those of your business partners) with credit reference agencies to help us make credit decisions about you. You must also be able to disclose information about anyone else with whom you have a financial link. Your details may be linked to records relating to one or more of those people. We will also check your details with fraud prevention agencies. If you give us false or inaccurate information which leads

us to suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on application for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance; and
- Checking details of job applications and employees

These agencies will also use the records for statistical analysis about credit, insurance and fraud.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

More details about the relevant fraud prevention agencies are available on request.

Please see below for more about “How We Collect Information About You”.

### **3. How We Use Your Personal Information**

We use your personal information for the following purposes:

- to make credit decisions about you
- to confirm that your orders have been received and to process them, to validate you as a registered customer when using our services and calling our customer services
- for providing the relevant products and services to you, for administration of your account with us and customer services, and for billing purposes
- to tell you about functionality changes to our websites, changes to our services or changes to our terms and conditions, to remind you about your customer benefits, and to advise you regarding the use of our services
- to help us develop our offers, products and services and the layout of our websites to ensure that our services are as useful and enjoyable as possible
- for our internal purposes such as management, research, analytics, corporate reporting, credit scoring and to improve business efficiencies
- to contact you to invite you to form part of our consumer panel or research groups about our products and services or third party products and services
- for segmentation of our customer base, marketing of our products and

services and to understand and keep you informed about what is the best package for you according to your use of our services

- to provide you with the best customer experience we can
- to ensure security for you and our staff, and help maintain service quality (calls to our customer services may be monitored and/or recorded for quality and training purposes)
- to check that your home or office or other location is covered by our network and to optimise your network coverage and our network
- to prevent and detect criminal activity, fraud and misuse of or damage to our services or networks and to prosecute those responsible, to defend our rights or property or to protect the rights and interests of our customers and users
- to comply with applicable laws, regulations, court orders, government and law enforcement agencies' requests, to operate our systems properly or to protect ourselves or our users and customers or to solve any customer disputes
- for the management of traffic, your personal information may also be used for tracing nuisance or malicious calls and for emergency services
- to send you newsletters. You can opt out of receiving our newsletters by email by clicking on the "unsubscribe" link provided in the email.
- to provide aggregated statistics about our sales, customers, traffic patterns to third parties, but these statistics will not include any information that is likely to identify you
- to carry out research and analysis and monitor customer use of our network and products and services on an anonymous or personalised basis to identify general consumer trends and to understand better our customers' behaviours and partner with other businesses to create new services and to develop interesting and relevant products and services for our customers, as well as personalise the products and services we offer you. We may use information about your location for research and analytics purposes but we will only retain this information in an anonymised form to ensure that you cannot be identified as an individual.
- to market and advertise our branded products and third party products and services that may be of interest to you including third party offers, promotions, advertisements, competitions or commercial communications by telephone (mobile and landline when available), post, fax, electronic messaging (including SMS and MMS), email or online or via any other interactive media. To do so, we may use the services of our trusted business partners. We may also use information about your location as a factor in deciding which mobile ads to serve to you.

- to provide you with online personalised services and targeted advertising including through the use of cookies when you visit our websites.

Please see below for more about “How To Opt out of Marketing Communications”

Please see below for more about “Our Cookies Policy”

#### **4. Sharing and Disclosing Your Personal Information**

We may share your personal information with:

- our Group Companies and their agents and sub-contractors.
- our service providers involved in providing the services to you including the provision, distribution, delivery and marketing of our products and services, advertising and mobile wallet services. These service providers have to follow our express instructions in respect of the use of your personal information and they must comply with appropriate security measures to protect your personal information. We may transfer your personal information to countries outside of the European Economic Area (the EEA, i.e. the 27 European Union Member States, as well as Iceland, Norway and Liechtenstein), which do not always provide the same level of data protection as the UK, for the purposes of providing you with Our Services. If we do make such a transfer, we will put a contract in place with our service providers including security obligations on them to ensure that your personal information is protected in accordance with UK standards.
- credit reference agencies
- fraud prevention agencies
- debt collection agencies
- insurance providers if you have purchased an insurance policy through us
- law enforcement agencies, regulators, courts and public authorities
- emergency services
- our trusted business partners for research purposes, to identify and understand general consumer trends and to understand better our customers
- prospective or actual purchasers, sellers or partners and their advisers if we decide to sell, buy, merge or otherwise re-organise our business

#### **5. How long We Keep Your Personal Information**

The periods for which we keep your information depend on the purpose for which your information was collected and the use to which it is put. We will not keep your personal information for longer than necessary for our business purposes or for legal requirements.

Data relating to the destination, routing, timing or duration of a communication will be kept for at least a year to comply with our legal obligations.

Some information will be held for a few years after you have closed your account with us, for instance if this is necessary to meet our legal obligations, or is in accordance with industry practice.

Information sent to credit reference agencies will be held for 6 years.

Please see below for more about “How To Opt out of Marketing Communications”

## **6. Your Right of Access to Your Personal Information**

If you want, you can always access your personal information. Just make a written request to our Disclosures team at the address below clearly identifying yourself and the information you require. We may charge you £10 to cover the cost of processing your request and supplying your information to you. We will ask you to provide identification to ensure we do not disclose your information to the wrong people. If you tell us that we hold any inaccurate information about you we will correct it at no charge to you.

Please write to The Disclosures Team, EE Limited, Trident Place, Mosquito Way, Hatfield, Hertfordshire, AL10 9BW.

## **7. Cookies**

Information on you may be collected through the use of cookies, when you use our websites and selected third party websites which belong to advertising networks with whom we partner.

A cookie is a small unique text file placed on your device when you visit a website which enables the website to identify your device whenever you visit that website. Cookies cannot be used to run programs or deliver viruses to your device. Cookies can only be read by a web server from the same domain (e.g. www.ee.co.uk) that saved the cookie on your device.

Please see below for more about “Our Cookies Policy”

## **8. Security and Protection of Your Personal Information**

We do our best to protect your personal details and other information about your account because we want you to feel completely confident about using our services. We are constantly reviewing our processes and procedures to protect your personal information from unauthorised access and use, accidental loss and/or destruction.

Sometimes we use other organisations to process your personal information on our behalf. We don't allow them to use this information for their own commercial purposes and they have to follow our strict instructions and comply with appropriate security measures.

We store all your account details and other such information on secure servers, adhering strictly to all relevant UK legislation. We use encrypted transmission links whenever we can.

Please see below for more about “Security”

## **9. Location Services**

We need to know approximately where you are so that we can deliver mobile phone services to you. Location information (such as your Cell ID) is relayed to us and some of our partners when your phone is turned on or when you use the services. This information will also be shared with the emergency services so that when you make an emergency call, the emergency services are able to respond more quickly to the call. Cell ID location information cannot usually be used to pinpoint exactly where you are.

For example, it cannot usually be used to determine which particular house or shop you are in at a given time. Instead it offers an approximate location based on your position relative to the nearest mobile phone masts. The accuracy of this information depends on how close you are to a mobile phone mast and is likely to be more accurate in urban areas compared to rural areas. This location information may also be used to provide you with services that are linked to your location such as traffic reports and entertainment listings.

We also use geo-fencing techniques to determine your location, using your last known location when you have entered a defined area, using information about your last known communication, using information on when you change location area outside of your current cell site and using your cell ID location when you switch your phone on. We use this information for location based offers when you have consented to receive offers based on your location and we keep this information for a maximum of 30 days (or less if you opt out of location based offers) and then delete it.

For map services, we generally use your GPS location if enabled on your phone and when available to us.

Some location services are called active location services because you are asking us to check your location in order for the service to be provided. There are other forms of location based services where you might agree to be located by someone else or you might want to locate someone else using the location information we generate. These services are called passive location services. We describe passive location based services offered by our partners below.

### **Phone locator services**

We have put in place measures to ensure that our partners who provide you with passive location based services by using cell ID that we provide to them comply with the Industry Code of Practice for the Use of Mobile Phone Technology to Provide Passive Location Services in the UK. These include measures to verify the identity of the person wishing to use the passive location

service and to ensure the ongoing consent of the person whose phone is being located. One of the key requirements of this Code is that the person who is to be located must consent to being located and regular reminders about the location service must be sent to their mobile phone so that they can opt out at any time.

### **Other passive location services**

You may receive certain passive location services in circumstances where you have adjusted settings or activated certain features on your phone. For example, if your phone has 'Bluetooth' enabled, you may receive messages from third parties located nearby. If you do not wish to receive these services, we suggest you de-activate the relevant feature(s) on your phone or contact the third parties directly.

Please see below for more about “Our Cookies Policy”

Please see below for more about “Security”

### **10. Directory Enquiries**

You can ask us to include your contact details including your name or trading name, address and mobile phone number in a directory which will make your details available through directory enquiry services.

If you want your contact details including your mobile phone number to be included in a directory enquiry service, please contact our Customer Services team.

### **11. Changes to our Privacy Policy**

Any changes we make to our privacy policy in the future will be posted on our websites and, where appropriate notified to you by SMS or email, so that you are always kept informed of how we use, share and protect your personal information.

By continuing to use our services you acknowledge and agree to those changes.

### **12. Our Promise**

We will:

- Value the personal information entrusted to us and make sure we respect that trust;
- Go further than just the letter of the law when it comes to handling personal information, and adopt good practice standards;
- Consider and address the privacy risks first when we are planning to use or hold personal information in new ways, such as when introducing new systems;

- Be open with individuals about how we use their information and who we give it to;
- Make it easy for individuals to access and correct their personal information;
- Keep personal information to the minimum necessary and delete it when we no longer need it;
- Have effective safeguards in place to make sure personal information is kept securely and does not fall into the wrong hands;
- Provide training to staff who handle personal information and treat it as a disciplinary matter if they misuse or don't look after personal information properly;
- Put appropriate financial and human resources into looking after personal information to make sure we can live up to our promises; and
- Regularly check that we are living up to our promises and report on how we are.

## How We Collect Information About You

We collect information directly from you when you are asked to provide personal details about yourself, including in the following circumstances:

- when you purchase products and/or services from us whether in store, online or by phone
- when you communicate with us (e.g. when you submit an application form to become our customer or if you contact us for any enquiries including by calling all our customer services
- when you use our products and services
- if you enter a competition or prize draw
- if you subscribe to our newsletters or other alerts
- if you take part in one of our researches or surveys or consumer panels
- when you tell us about your interests and preferences (we may also infer what these are based on what we know about you)

We collect information indirectly from you when you use our services including when you:

- visit and use our websites including by using cookies
- use our network, services and related products
- access the internet
- download any of our softwares and/or mobile applications

We collect information about you from other organisations including from:

- credit reference and fraud agencies
- data marketing agencies
- business directories.

## **How To Opt out of Marketing Communications**

You can always tell us that you do not wish to receive direct marketing communications. But remember, if you do not want us to get in touch, you may miss out on valuable and exciting offers. If you would prefer not to receive marketing information, simply let us know at any time by contacting us as below. Other means of opting out such as sending STOP to a specific shortcode may be available for some of the services we offer. Please refer to the specific terms that apply to those services.

### **For Orange customers:**

Please call Customer Services on 150 from an Orange handset or 07973 100150 from any other phone if you wish to opt out of marketing communications. Please note that it may take up to 96 hours to process your opt out request.

### **For T-Mobile customers:**

Please call Customer Services on 150 from a T-Mobile handset or 08454 125000 from any other phone if you wish to opt out of marketing communications. Please note that it may take up to 96 hours to process your opt out request.

### **For EE customers:**

Please call Customer Services on 150 from an EE handset or 07953 966250 from any other phone if you wish to opt out of marketing communications.

If you are a broadband customer, please call Customer services on 150 from an EE handset or 08448738586 from any other phone.

Please note that it may take up to 96 hours to process your opt out request.

## **Our Cookies Policy**



We use cookies to collect information from visitors and registered customers to our websites to help us improve the websites and services that we make available. Most web browsers automatically accept cookies, but you can usually modify your browser settings to refuse cookies if you prefer. If you want to disable cookies, find out which browser you are using and follow the instructions below in our 'how to refuse or opt out of cookies' section. Unfortunately, if you choose to decline cookies, some of the interactive features and some functionality of our websites may not be available to you. We advise regular users of our websites to accept cookies from us.

Different cookies are used to perform different functions. We detail below our use of cookies. Please note that our advertisers or third party websites to which we link may also use cookies over which we have no control.

## **Our use of cookies**

### **Essential Cookies**

Some cookies are essential for us to use in order to provide you with the services you have requested. These cookies will be used to manage the delivery of any web services requested by you and if you do not accept these cookies you will not be able to receive the services that you have requested e.g. pay for goods and services or access secure areas of our websites. These cookies do not gather information about you that could be used for marketing purposes or remembering where you have been on the internet.

### **Remembering your selections cookies**

We also use cookies to remember your selections that change the way our websites behave or look e.g. the font sizes or layout you have chosen etc. These types of cookies can also be used to deliver a specific function requested by you which is not core to the usage of the website e.g. streaming a video. Please note that if you delete these cookies, we will no longer be able to remember your preferences or remember your log in details or provide you with the content you have requested. When selecting your choices for the first time we may ask you whether you want us to remember your choices and if you do this it will constitute consent of our use of cookies for these purposes. These cookies do not gather information about you that could be used for marketing purposes or remembering where you have been on the internet. If you no longer wish for us to remember your selections, please delete cookies on your machine. To find out about how to opt out of cookies, please see our 'how to refuse or opt out of cookies' section below.

### **Customisation Cookies**

We also use cookies to change the way our website behave or look in order to personalise your experience from information we infer from your behaviour on our websites or information we already know about you e.g. because you are a registered customer. These cookies may be used to tailor the content, look and

feel delivered to you on subsequent sessions to our websites. For example, if you personalise webpages, or register for products or services, a cookie helps our webpage server to recall your specific information. When you next visit our website, the information you previously provided can be retrieved, so you can easily use the website features that you previously chose. Even if you use more than one device or computer on a regular basis, we can link cookies together so you will still receive a personalised online experience. We can also personalise the information you see based on what we already know about you, so that you spend less time looking for things. So, instead of one website for all website visitors, each visitor can have a website experience which is unique to them.

It is entirely up to you if you wish to have a customised experience on our websites. To find out about how to opt out of cookies, please see our 'how to refuse or opt out of cookies' section below.

### **Analytics Cookies**

We also use our own unique cookies and/or third party cookies for analytics purposes to analyse the use of our websites and enhance the performance of our websites. These cookies may be used for testing different designs and ensuring a consistent look and feel is maintained for users of our websites, track and provide trend analysis on how our users interact with our websites, track errors and track ads for advertising revenue purposes. The data collected will generally be aggregated to provide trends and usage patterns for business analysis, site/platform improvement and performance metrics. This analysis may be performed by third parties but will be for the review and benefit of Everything Everywhere only. The type of information we collect includes how many visitors visit our websites, how many customers log in, when they visited, for how long and which areas of our websites and services. This information allows us to continuously improve our services and develop them according to the taste of our customers and visitors. Your use of our websites indicates your consent to the use of these web analytics cookies. To find out about how to opt out of cookies, please see our 'how to refuse or opt out of cookies' section. Please note that you may experience functional problems if you delete these cookies.

### **Advertising cookies**

We use various technologies including cookies and web beacons (also known as 'pixel tags') to serve ads when you visit our websites. These gather information about your visits to our websites and other websites within ad networks with whom we partner, which help us serve our ads and third party ads to you. In the course of serving these ads, our own unique cookies and/or third party cookies may be placed or recognised on your browser. In addition, we use web beacons, provided by our ad serving partners to help manage our online advertising. These web beacons enable our ad server to recognise a browser's cookie when a browser visits our website and to learn which banner ads bring users to our websites. If you are a registered user, the information collected from our websites is not anonymous and we may use this information

along with other information we hold on you including your preferences to tailor content, services, advertising and offers for you. The information we collect and share with third parties through cookies is anonymous: it does not include your name, address, or any other information which is likely to identify you.

It is entirely up to you if you wish to receive tailored advertising. To find out about how to opt out of cookies, please see our 'how to refuse or opt out of cookies' section. Please also read about third party cookies.

## **When we use cookies**

### **During the registration process**

We allocate cookies during the registration process for our services. These cookies will hold information collected during your registration and will allow us to recognise you as a customer and provide you with the services you require. If your browser is set to reject cookies, you will not be able to register for services. We may also use this data to better understand your interests while online and to personalise your visits to our websites.

### **On different sections of our portal**

Our servers use two different types of cookies.

The first type is known as a 'session-based' cookie and is allocated to your computer only for the duration of your visit to our Web site. It helps you to move around the Web site faster and, if you're a registered customer, it allows us to give you information relevant to your selected service. This cookie automatically expires when you close down your browser.

The second type of cookie is known as a 'persistent' cookie. These cookies will remain on your computer for a period of time set for each cookie. These cookies allow us to:

- limit how often you see a particular advertisement or announcement on our web site;
- identify your preferences when customising content for you;
- provide you with relevant self-help information;
- record how many times you visit a page or advertisement;
- limit and record how often you can vote in our polls;
- confirm you are a registered user and save your login details when accessing certain services on our websites; and
- collect statistics on the use of our services.

We may also use cookies and web beacons to ensure that our mailing tools are working properly. Other companies which advertise or offer their products or services on our websites will also allocate cookies to your computer, over which we have no control. The types of cookies they use and how they use the information generated by them will be governed by those companies' privacy policies. We provide below a list of third parties with whom we have a business relationship. This list is not fully exhaustive and is updated by us from time to time.

Another form of website measurement and customisation technology is performed by the use of flash cookies which are created by Adobe Flash. To manage these cookies, visit Macromedia's site. We are minimising our use of flash cookies but they may be used by third parties on our websites.

### **How to refuse or opt out of cookies**

Most browsers are set by default to accept cookies automatically, but usually you can alter the settings of your browser to prevent automatic acceptance and prompt you every time a cookie is sent to your device or to allow you to choose not to receive cookies at all. If you wish to block cookies from your browser software, please check the browser help menu for relevant instructions. We set out below some instructions for some commonly used browsers. Take care to ensure that you select the correct type and version of your browser software:

#### **Microsoft Internet Explorer 6, 7, 8 (Windows XP/Vista)**

1. Select Tools from the main task bar, then Internet Options.
2. Click the Privacy tab.
3. Choose the settings you want.
4. Click OK.

#### **Microsoft Internet Explorer 8,9 (Windows 7)**

1. Click on the Settings cog icon (top right).
2. Click on Internet Options.
3. Click on Privacy and choose your options.
4. Click Apply and then OK.

#### **Firefox 3.0+, 4.0+, 5.0+,6.0+**

1. Choose Tools from the main task bar, then options.
2. Click the privacy tab.
3. Choose the settings you want.
4. Click OK.

#### **Safari 5 & 6**

1. Choose Safari from the main task bar, then preferences.
2. Click on the privacy panel.
3. Choose the settings you want.

4. Click X to close

### **Google Chrome**

1. Click the spanner icon and select Options from the list.
2. Click the Under the Bonnet tab.
3. Click Content Settings in the Privacy section.
4. Choose the settings you want.
5. Click X to close.

### **Mobile Devices**

#### **iOS**

1. From the home screen, choose Settings.
2. Select Safari.
3. Click Accept Cookies.
4. Choose your preferred settings.

#### **Android**

1. Start the browser application.
2. Click the Menu button.
3. Select the More option, then Settings.
4. Tick or clear Accept cookies.

#### **Windows Phone 7**

1. From the home screen, click on the right arrow.
2. Scroll down to Settings.
3. Swipe across and select Internet Explorer.
4. Tick or clear Accept cookies.

### **Third party cookies**

Some of our ads on our websites are provided by other organisations. Our advertising partner will serve ads that it believes are most likely to be of interest to you based on information about your visit to our websites and third party websites within their ad network (this information is anonymous in that it does not include your name, address, email address or telephone number). In order to do this, our advertising partner may need to place a cookie on your computer. For more information about this type of online behavioural advertising, about cookies, and about how to turn this feature off, please visit [www.youronlinechoices.com/uk/](http://www.youronlinechoices.com/uk/).

You can also review our partners' privacy policies and opt out of their targeting advertising by visiting these websites:

- <http://www.unanimis.co.uk/privacy>
- <http://www.doubleclick.com/privacy/index.aspx>
- <http://www.audiencescience.com/>
- <http://www.vehti.com/privacy>
- <http://www.videoplazza.com/privacy>

- <http://www.247media.com/en-us/pages/optout.html>
- <http://www.appnexus.com/platform-policy#choices>
- <http://www.quantcast.com/privacy>
- <http://tracking.quisma.com/optout.cfs>

Please note that the above is not an exhaustive list.



## **Security**

### **Contacting us by email or phone**

We recommend you set up a Customer Services password to protect your account details. If you don't already have one it's simple to set one up next time you call. Some customers may use a PIN as part of our automated telephone system. Once you have a PIN this is all you will need when you call us - though you'll still need your Customer Services password if you email. You must set up a Customer Services Password or PIN if you want anyone other than yourself to access your account.

If we need to call you for any reason we will not ask you to reveal your password to us.

### **Reviewing your account online**

You will need to set up a separate username and password to access your account details online.

#### **Spoof websites and email security alerts**

Fraudsters create authentic looking, but false or "spoof" websites. Their purpose is to tempt users to divulge personal information. This information will be re-used to try and access your bank accounts. Fraudsters are increasingly turning to email to generate traffic to these websites.

If you get any email containing an embedded link and a request for you to enter any personal details, treat it as suspicious and do not provide any personal information, even if the page appears legitimate. No reputable company ever sends emails of this type.

### **Identity fraud**

If you believe you may have fallen victim to identity fraud or impersonation, CIFAS (the UK's Fraud Prevention Service) advises you take the following steps:

- Obtain a copy of your credit file from the credit reference agencies (see the CIFAS Website at [www.identityfraud.org.uk](http://www.identityfraud.org.uk) Advice for Victims for further details).
- Contact everyone involved immediately and keep a record of all of your actions (who you spoke to and when, copies of letters sent and received etc).
- Immediately report the incident to the police, especially if it involves stolen identification documents. Insist on receiving a Crime Reference Number or some documentation to record the incident.

- If a passport or driving licence is stolen or lost it should be reported to the authorities as soon as the loss is known. Also report any suspicious circumstances.
- Immediately report all stolen cheques or cards to the issuers, and request new ones. Follow up telephone calls with written notification. Get new cards, account numbers and PINs if you use credit or other plastic cards to access banking services. Don't continue to use a compromised PIN.
- Notify Royal Mail immediately if you suspect mail theft or suspect a mail redirection has been fraudulently set up on your address - they have an investigations unit who will be able to help.

If you believe you may have fallen victim (i.e. you have received a bill for an account or additional number which fraudulently uses your details), you should contact us as soon as possible.