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## **MONEY BOX LIVE**

**Presenter: VINCENT DUGGLEBY**

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**DUGGLEBY:** Good afternoon. On this Money Box Live, we're talking about credit card fraud and identity protection. So much of what we take for granted in everyday financial transactions depends on trust. You rely on the supermarket receipt to see in detail what you've paid for your weekly shop; the petrol pump at the garage tells you the amount of fuel you've put into the car; you assume the gas bill accurately reflects the amount of gas you've used. And most of the time everything's okay, but in any case in each case you do know that you were the customer. But perhaps you're in the habit of ordering goods by phone; and if you suddenly find transactions appearing on a credit card which you know are not yours, what do you do? Or there are cash transfers from your bank account you're certain you didn't make? If you do all your banking online, how can you be sure someone hasn't hacked into your account or, worse still, managed to steal your identity and set up another false account in your name? What steps can you take to protect yourself? What evidence will the bank need to compensate you for your loss and settle the matter without undue delay? With the steady advance of technology, more and more financial transactions are done on the Internet - though not by me, I hasten to add - and the latest statistics show that losses from online banking fraud are on the increase, although credit card fraud has fallen by a quarter last year. So on this Money Box Live we'd like to hear from anyone who may have suffered a loss from identity theft and struggled to prove they were not at fault. 03700 100 444 is the number. And with me in the studio to offer advice on the sort of precautions you need to take, I have Sandra Quinn, Director of Communications with the UK Cards Association; James Jones, Consumer Education

Manager at Experian; and James Daley, Editor of Which? Money. And Anthony in Guildford, you're the first call.

**ANTHONY:** Yes, good afternoon. On Tuesday morning, I received an automated call from my bank asking me to verify particular transactions on my bank account.

**DUGGLEBY:** What do you mean by an automated call?

**ANTHONY:** Well it's a call and you receive it and it says 'this is an automated call from' my bank. 'Please verify the following transactions'. And they go through a series of transactions and you press 1 if you recognise it, 2 if you don't. And if you don't recognise it, you're automatically put through to their fraud office.

**DUGGLEBY:** Okay.

**ANTHONY:** So I got the call. And there was one there just over £3,000, which I didn't recognise, so I got through to their fraud office. They immediately cancelled my debit card and will issue me with a new one, so it was no issue. So I went into my branch and on my bank account it shows an available balance and an actual balance. Now I always assumed that your account balance is the amount that's in your account.

**DUGGLEBY:** Well it depends on whether it's cleared money or not.

**ANTHONY:** Well yes, and the available is money that they set aside which you've spent. But it was still ...

**DUGGLEBY:** (*over*) Not quite, but yeah go on.

**ANTHONY:** Okay, but it was still showing as my account balance having the full amount. The available balance had been reduced with the £3,000.

**DUGGLEBY:** Okay, so the nub of this issue is that you identified a transaction

which was not yours ...

**ANTHONY:** Correct.

**DUGGLEBY:** ... and the bank responded by saying okay, we'll cancel the debit card?

**ANTHONY:** Correct.

**DUGGLEBY:** And what's happened since then? Have you heard any more?

**ANTHONY:** Well no, this is the odd thing about it. I was told to wait until it had actually left my account and then to phone their fraud office again and they would instigate an investigation.

**DUGGLEBY:** Okay, well I'm going to stop you there because, Sandra, I think you'll be aware of the procedures here?

**QUINN:** Absolutely. I mean Anthony will be asked to fill in a form and send that back to his bank. But the key thing is he's done exactly the right thing. He said he's told them about this transaction. They've checked it. They've said they'll cancel it. And essentially what will happen is that transaction will be cancelled and backdated to the day it was originally taken out, so it will be as if that money never disappeared. So it might take a couple of days for that to happen, Anthony, but don't worry, it will sort itself out.

**DUGGLEBY:** James Daley?

**ANTHONY:** *(over)* I wasn't particularly worried about the money. I mean okay £3,000 is a fair amount ...

**DUGGLEBY:** *(over)* It's a lot.

**ANTHONY:** ... but it's not going to leave me penniless. But it seems to me that you know if it hadn't actually left my account by the time I'd spotted it ... Why do they have to wait till it leaves my account?

**DUGGLEBY:** Well the problem is, I suspect, they haven't had time to investigate you know the circumstances under which it left the account. I mean it is not beyond the absolute bounds of possibility that somebody might forget that there was some payment they'd agreed to some time ago, so clearly there's got to be a bit of time for this. But I want to bring in James Daley. James, does that strike you as a worrying development?

**DALEY:** Well it's good to see the bank acting very speedily there and actually managing to get through to the customer even before the transaction has cleared. And the good thing is since the Payment Services Directive was brought in in November last year consumers do have an extra degree of protection now when things like this happen, which means the burden of proof is on the bank to ensure that ... you know, to say that you acted negligently. And if they can't prove that, then they've got to refund you the money straightaway and investigate later. So there shouldn't be any problem there for the customer. They should get their money back immediately one way or the other.

**DUGGLEBY:** When I bought a car a couple of years ago, I paid by the debit card because if I'd paid by credit card it would have cost me an extra charge. And I must say the bank were pretty prompt. No sooner had that gone through, within about four or five hours they said did you ... essentially did you go and spend this amount of money on your debit card, and I said yes. And they said well that's fine, just checking

**DALEY:** (*over*) Yeah it really depends. Some of the banks are better than others actually here. Some of them will procrastinate. Some of them will say they want to investigate first. But actually now under these new laws that came in in November, they're not actually meant to do that. They're meant to refund you immediately unless they've got any grounds to prove that you were negligent or fraudulent there.

**DUGGLEBY:** James ...

**ANTHONY:** Oh that's interesting because they said it would take about 7 to 10 days. But I mean there's no question of negligence because they said immediately you will be refunded.

**DUGGLEBY:** Okay, well I think they probably knew something you don't know. But I mean we have had several emails in saying, Sandra, that you know the banks won't tell you what's going on. And I suspect that's just a blanket rule - you don't discuss what the bank knows. They just won't do it.

**QUINN:** I think that in general, they're looking at each case. And there are a lot of these cases and so in some cases the person you're speaking to doesn't know all the detail behind your specific issue, so I think we always want to make sure that they're telling you the *right* information. And there is a lot of discussion in the industry about whether we need to follow up better with these cases because some customers like to know, some customers don't, and you've just got to do it on a case by case basis.

**DUGGLEBY:** Here's an email from Brenda in Welshpool just in. She says, 'I've received a call from my credit card company querying several transactions made with three or four airlines - none of which I made. Although the credit card company says I'm not liable and I shouldn't worry, I'm really worried because if somebody's booked flights in my name perhaps they've got other information on me such as maybe they've cloned my passport.' Brenda says, 'Should I be worried?' Well let's put the other James on the line for this one, James Jones. I mean how worried should they be when information is known about by these criminals?

**JONES:** I mean I think one of the fraudster's biggest weapons is sort of the general public's complacency regarding identity fraud. I mean, you know, the chances are it's not going to happen to you, but there is a chance. And certainly if you're aware that identity crooks have got certain information about you, I think you should be extra alert and usefully aware of what you can do to make sure and check that it was a one off and it's not simply the tip of an iceberg.

**DUGGLEBY:** Anyway Brenda clearly isn't liable and the card company's told her that, so she should take comfort from it and perhaps not worry too much.

**QUINN:** And of course you don't need somebody's passport details to book flights with a credit card, so Brenda doesn't need to worry that immediately her passport details are out there in the ether.

**DUGGLEBY:** Laurie in London, your call now?

**LAURIE:** Oh hello there. Mine isn't particularly about identity fraud. It's more about fraudulent claims being made at my address. I moved into this place about a year and a half ago and ever since about, well, Christmas time, maybe just before, we started getting debt letters, debt collection letters from a company and we couldn't send it back. Well we tried to send it back, but they say no correspondence to be sent to this address. So we couldn't really get any response from them. We ended up having to open the letters and contacting them and say, "Look, we are not this person. We don't know who this person is." And this has happened since with mobile phone companies and a foreign bank. So it's actually just this address that's being used, but obviously they don't know ... There are different names being used, but obviously not our own.

**DUGGLEBY:** I've had exactly the same problem. I just put it in an envelope and sent it back to them, but it carried on coming through. I'm not sure whether it's legal to open it, but eventually I did open it and I rang whatever the number was - I think there was a number there - and I simply said, "Look, I'm not the person. Please stop doing it." And *eventually* they stopped. But, James Jones, is there a procedure you can use to head this off?

**JONES:** I mean that is the correct tactic - to return any mail that's sent to your address addressed to other people.

**DUGGLEBY:** Eventually. It keeps on coming though, doesn't it?

**LAURIE:** Yes.

**JONES:** Well it should stop and, you know, there are strict guidelines that govern sort of debt collection practice in the UK. And you know if you contact an organisation and tell them that their customer simply isn't at your address, they should know that for future ... you know, for their records. But, I mean, this is a question that I get quite a lot and most people are concerned that you know any debts registered at the address could potentially affect that person's credit rating ...

**LAURIE:** *(over)* Exactly.

**JONES:** ... and, Laurie, that might be something you're worried about?

**LAURIE:** Absolutely, yeah.

**JONES:** So let me just set your mind at rest. Credit checks these days are on people, not addresses. So unless you have a financial connection with the people that these debts are in the name of, then there should be absolutely no implications for your credit history. But of course you know if you want to double check, if you want that confirmed in writing, then come to us and get a copy of your credit report.

**DUGGLEBY:** Again James Daley from Which? Money, I suppose people's fear is that you know one day there's a heavy knock on the door and "We've come to take the furniture away."

**LAURIE:** Exactly! You've got your window open and suddenly you've got a bailiff coming through it.

**DALEY:** But at that point you know they're going to have to be turning up with evidence that these debts are here to be collected from a particular person. You can prove that that person doesn't live there. You know I think that fear is more likely to be something that isn't going to be realised as long as you keep picking up the phone

and sending back those letters and making it clear that that person does not live there anymore. So don't just leave it.

**DUGGLEBY:** Okay, here's Chris in Southampton. He was recently robbed while visiting Prague. His wallet was stolen. It contained money and cards. Now the cards were immediately cancelled and, Sandra, he says the card companies were actually very good. But he says, 'Should I be worried now because the thieves have my account number, they have the sort code, they've got my address, they've got my name? They may have other information about me they've picked up.' I'm worried.

**QUINN:** Well I can certainly understand why Chris might be concerned. But I think the key thing is what we know about organised gangs and fraudsters who operate is they tend to do very specific types of fraud - so one gang does credit card fraud, one gang does cash machine fraud, one gang does other types. Now that doesn't mean they won't sell your details on, but in general his details aren't going to be compromised all the way down the line. And I think, as James Jones was saying earlier, once you've been a victim of fraud, you do tend to become much more aware of the risks. Just be slightly more alert to the risks than you were earlier and you should be fine.

**DUGGLEBY:** Okay, Janet in Reading, your call now.

**JANET:** Oh hello, yes. I just wanted some advice on my computer usage - making it more secure whilst using Internet banking. The reason being last month - it was actually my birthday - I had a call from NatWest to say that I had an online fraud of £2,800 taken from my Internet account. They sort of put it on me that my computer was corrupted actually and that there must be a virus. Anyway after that ...

**DUGGLEBY:** So they picked up the fraudulent transaction without you actually even telling them about it?

**JANET:** That's right. It happened the previous day.



**DUGGLEBY:** Right, okay. Well that's encouraging. At least they're keeping an eye on things.

**JANET:** Yes, that was. But I mean I did ...

**DUGGLEBY:** (*over*) Probably because it was unusual transaction for you, I suspect?

**JANET:** Yes maybe, but I just felt that the onus was ... you know, it was my mistake really because the computer must be corrupted and I just felt, you know, that I was to blame. Anyway after about five days of anxious waiting, wondering whether my son's tuition fees were going to arrive back in my account, they did in fact refund it. They did say I would need to get my computer independently checked even though I had an up to date antinorus virus ...

**DUGGLEBY:** Norton antivirus.

**JANET:** ... protection. And I just felt you know that ... I've sort of lost confidence about using the computer.

**DUGGLEBY:** Yeah, you feel exposed. Somehow you feel ... I know the feeling. You feel unsafe. You feel somebody's broken through your defences. I suspect, James Daley, that the problem is that many people's computer defences are actually not very good, and the computer criminals, the cyber criminals know that?

**DALEY:** Yes, it's quite surprising actually. Janet was saying that she had the Norton antivirus and that is one of the better ones out there, and I think that most people step away from spending the money that they need to to keep their computer secure. Good antivirus software can cost you sort of up to £50 a year, but actually it's really worth spending that money.

**DUGGLEBY:** Banks have their own system though to help you navigate through the online banking system. I mean they're supposed to actually make their own systems

reasonably secure, aren't they?

**DALEY:** They do. And actually we carried out a study of this last year to highlight the differences in security between the big banks. Some of them are a lot worse than others. I mean banks like Halifax, our experts said it would be quite easy for somebody to get in there and commit a fraud on that account relative to say Barclays where you actually have to jump through a dozen hoops to get into your account and transfer money. And so, you know, that's worth actually paying attention to, especially if you're with a bank like Halifax. Have really good security on your computer and maybe even think about switching your business elsewhere.

**DUGGLEBY:** And I mean I think the idea of having your computer checked over by an expert is probably good advice, Sandra?

**QUINN:** It is good advice. And I think the key thing for NatWest here is they listened to Janet's concerns, they noted that she'd got some antivirus software. But they've said right, we'll meet your claim this time, absolutely no problem about that, but if this happens again, we might want to take this a step further.

**DUGGLEBY:** Okay, well now I've got on the line Jamie Jamieson. Now Jamie was on the programme I think it was 3 years ago, Jamie, coming up with an idea about saying if you want security, the simplest way to do it is to use a thumbprint. Now, Jamie, you've been fighting a bit of a lone battle on this one, but with what success?

**JAMIE:** Yeah, good afternoon.

**DUGGLEBY:** Good afternoon.

**JAMIE:** The success is quite a few people have signed up for this system now, are embracing it, and over the 7 years it's been running there's been not one single case of ID theft against anyone embracing this system. And the question I'd like to put to the panel is: if you've got something that's free and non-competitive, why isn't the

industry and the Consumers' Association informing people about this simple system?

**DUGGLEBY:** For those who don't know, it is putting a thumbprint and requiring it to be on any application you may make for any form of credit. That's the basis of what you recommend.

**JAMIE:** No, the basic ... Well basically it is, yes, but it is you that is telling lenders, any lender or any bank, not to accept an application without a thumbprint on it.

**DUGGLEBY:** *(over)* Without a thumbprint. Yes indeed.

**JAMIE:** Yes. And they've got no database of prints whatsoever. Obviously if it's not your thumbprint, you get a knock on the door and you can easily prove it wasn't you in that print ...

**DUGGLEBY:** *(over)* Indeed. And, Jamie, you've got a website, I think. Free ID Protection. Is that it?

**JAMIE:** Yes, that's right. It's [www.freeidprotection.co.uk](http://www.freeidprotection.co.uk) and it's being updated as we speak.

**DUGGLEBY:** Okay, well thanks for your call, Jamie. And I'll just get a brief comment from James Daley, Editor of Which? Money, of course who's obviously interested in consumer protection as much as you are.

**DALEY:** It sounds like a very interesting idea, I have to say. I've never come across it before.

**DUGGLEBY:** Haven't you?

**DALEY:** No. I'll be going away from here to have a look at Jamie's website.

**DUGGLEBY:** Alright.

**DALEY:** Maybe it's the future.

**DUGGLEBY:** Indeed. Okay and we will move on now to our next caller. It's Christine in Hertfordshire.

**CHRISTINE:** Yes, I'm ringing up on behalf of my daughter really who has been a victim of identity fraud. She hasn't lost any money, fortunately, but it has repercussions of course. She had a letter last August from I think it's Coutts or something, but they're Santander anyway, saying that she owed them £2,000; that her bank account showed this and would she you know pay this straightaway. So she rang them up and said well she had got no idea, she'd never heard of the bank, she'd never banked with them, and her bank was Abbey National which she's banked with all her adult life thinking that was okay. Anyway, she then had sold her house and she was in rented hoping to buy another house. She went; she saw one. She was going in to get a mortgage and of course it comes up on the mortgage thing, on her credit rating a black mark against it. And so she tries contacting Santander again. Anyway since then, up till now I don't know how many times she's been on the phone to various people. She's written to people. She's had people saying, "Right, we'll get back to you in 2 weeks. It should be settled in 2 weeks." She came to me again yesterday because as she's in rented accommodation at the moment, she's been using her mobile phone which has cost her a fortune, so she tends to come to me to try and make these phone calls where sometimes she's been hanging on the phone for twenty minutes.

**DUGGLEBY:** Okay, I'm going to cut you short there because I think we've got the general picture and I think James Jones ...

**CHRISTINE:** Yes, well she's absolutely stressed about it.

**DUGGLEBY:** Indeed. James Jones is one of the managers at the credit reference agency Experian. James, you've got the general picture here.

**JONES:** Yes, certainly. Christine, I mean, do you know whether your daughter's had a copy of her credit report at this stage?

**CHRISTINE:** I don't know whether she's actually got a credit report sent to her, but she has rung up about it.

**JONES:** Yeah.

**CHRISTINE:** As I say, when she was hoping to arrange this mortgage, they obviously look at your credit rating.

**DUGGLEBY:** Indeed, indeed.

**CHRISTINE:** And that's the first time she's realised that she was still on that, you see.

**JONES:** I think it would be very sensible for your daughter to actually get her credit report with us. If she spots information on there that's been caused by the fraud, she needs to let us know. We will work with her, contact all the lenders involved to help her set the record straight as quickly as possible. We realise this can be distressing for people, so we do all we can to help.

**DUGGLEBY:** James Daley, have you got anything to add to that?

**DALEY:** Well just to add actually it's very easy to get your credit report these days. You can actually get your statutory credit report for just £2. You go to each of the three credit reference agencies - that's James's Experian, Callcredit and Equifax - and you can order those ... either download a form or even order them online now for just £2, and that'll give you a clear picture of exactly what's on your credit file. And then write to the reference agencies if there's anything inaccurate there. Like James said, they'll help you put it right.

**JONES:** Yeah, we helped over 5,000 people sort out the damage created by identity fraud last year. For most people ruined credit history is the biggest headache of being a victim of identity fraud, so I would urge your daughter to get in touch and, as I say, we'll do all we can to help her set the record straight.

**DUGGLEBY:** Ian in West Wickham has emailed us and he has stumbled upon the HMRC overpaid my tax scam, yes. Now that actually is fairly common. I'd have thought most people actually knew about these emails. I think I get about four or five of them every week. I mean just delete them, just get rid of them. But basically what it's doing, Sandra, is that people are purporting to be HMRC - that's Her Majesty's Revenue and Customs - and saying oh happy days, we owe you some tax back. Which HMRC never, never do on an email.

**QUINN:** Well they certainly never do to me. *(laughs)* But you're absolutely right, these are scams and you just delete them.

**DUGGLEBY:** Yeah. I mean apparently his main complaint is that HMRC haven't given it enough publicity. Well I know on Money Box we've done it a number of times and so have all the national newspapers. But I mea, you know, he quotes Money Box - "if it's too good to be true, then it usually is."

**DALEY:** They're part of a trend called phishing scams. You get them on the banking side as well where they try and get your bank details and they basically try to get you to give away information.

**DUGGLEBY:** I mean he says the perpetrators have gone to great lengths to make their attack appear genuine. Is that your impression, James Daley, because I think it's absolute rubbish, but there we are?

**DALEY:** Well I think they can look quite convincing, especially some of the ones I've seen through from the banks. You know they've made the email look like it's on the right header, you know the language is formal. It can be quite easy to fall for those. If you're not used to receiving correspondence over the email, it just misfoots

you.

**DUGGLEBY:** There's another email here which I did find much more interesting. It's Ruth in London. Now she has an account with the Alliance & Leicester and she got a letter purporting to be from the Alliance & Leicester - so she was very suspicious about it - purporting to have opened another account. She checked with the *genuine* Alliance & Leicester and they said yes, they had received an application but hadn't proceeded with it because it didn't have the necessary information. The next letter she got from the *phoney* Alliance & Leicester said could she provide more information - which of course she didn't do. Anyway to cut a long story short, it appears that the *genuine* Alliance & Leicester are not going to process anything to do with this. But again her question, Ruth's question is: 'Do you think I'm in danger of identity theft because I've also been receiving several unsolicited phone calls offering me a free business account with the Alliance & Leicester?' So she seems to have caught in this kind of web, Sandra, and again she's worried about the possible outcomes.

**QUINN:** Somebody's obviously got her name and address and her telephone number and is trying to get more details about her that they can open up an account in her name. Now Ruth's done exactly the right thing. She got in touch with the Alliance & Leicester.

**DUGGLEBY:** The genuine Alliance & Leicester.

**QUINN:** The genuine ... It's quite complicated, isn't it? She's got in touch with the genuine Alliance & Leicester and made sure they're not going to process any application in her name. And I think the other key advice is similar to what James said earlier. You know get a copy of your credit record, Ruth, and make sure that nothing happens on that. You can keep an eye on it and then you know that your information is secure.

**DUGGLEBY:** Okay Ernest in Dronfield in Derbyshire, your call now.

**ERNEST:** Good afternoon to you.

**DUGGLEBY:** Good afternoon.

**ERNEST:** I'm a total blind person and I'm getting on a bit in years and I'm rather worried about the vulnerability of myself regarding my bank account. I have a debit card and a credit card.

**DUGGLEBY:** You feel more vulnerable because of your blindness ...

**ERNEST:** Yes.

**DUGGLEBY:** ... that you could be vulnerable to identity theft?

**ERNEST:** Less able to check things.

**DUGGLEBY:** Because you can't check things. Okay well Sandra, is there any additional facilities you can offer to blind people to give them the comfort that identity theft will not threaten them anymore than any other member of the community?

**QUINN:** Well absolutely. I think Ernest ... I'm sure you must have done this already, but I would advise you to get in touch with your bank. Make it very clear to them what your circumstances are, and there's a range of options they can offer you. You've said to us that you're completely unsighted, so obviously braille might be an option that would suit you. Or in fact audio services. Banks do provide increasing audio services for customers nowadays, so get in touch with them and let's see what they can offer you.

**DUGGLEBY:** I get the impression what Ernest, what you really want is could you have perhaps a mark on account saying this customer is potentially more vulnerable because he is blind. Is that what you're implying?



**ERNEST:** That's it, yes. And also the banks, over the counter banks, proper banks - they do give an audio version of the statements ...

**DUGGLEBY:** Yes, yes.

**ERNEST:** ... but I find difficulty with the building societies which I use for different things.

**DUGGLEBY:** James Daley, have you looked at this?

**DALEY:** No we haven't, but it sounds like Ernest is doing the right thing. Contact your bank. Make sure, obviously ... I mean it's unfortunate for him he has to pay particularly close attention to his statements each month, but listen to all of those transactions when they're being delivered to you by the audio and just check they tally up because, like you say, you are that much more vulnerable that you know the person at the shop till hasn't put the right amount through and you don't realise that at the time as you're typing in your PIN. So, you know, it's obviously just worth paying particularly close attention and getting in touch with your bank and making sure they've got a note that you're blind or partially sighted and so that they are paying particular attention to your file.

**DUGGLEBY:** Okay. We're getting an awful lot of emails in. I'll try and take as many as we can before the programme ends. Now this is Bob in Runcorn. He says: 'My bank offers a service to let me use my mobile phone for banking. There is a charge for this, but is it safe to use Internet banking on a mobile without using the specific service?' I'm not quite sure what he means. Can somebody enlighten me on banking on a mobile using the Internet and the security thereof? Who's volunteering?

**QUINN:** Well I think what some of the banks are offering is if you've got a Blackberry rather than a mobile, which offers you webs services, it's exactly the same and you can be able to access other services from that. But I think I would just be careful.

**DALEY:** The thing is with most of these services at the moment, they don't actually allow you to transact. They're more for helping you see your balances and your statements and just a way of keeping on top of your money. There will be a time you know in the next five, ten years where you are able to transact through your mobile phone, and you know obviously we'll need to see that there's suitable security for that. But I don't think we're quite there yet.

**DUGGLEBY:** Okay. Now we've got a couple of insurance calls. First of all Don in Blackpool, your call?

**DON:** Yes. Well now I keep getting requests from my bank and various credit card operatives inviting me to take out insurance against identity fraud and the like. Now I refused this. My answer to that is it's up to the banks and the financial institutions to be more vigilant, and thereby I'm just querying how legally liable am I in refusing this or are the banks more legally liable to look after my interests?

**DUGGLEBY:** Okay and I'll couple that with Alison Morven's email saying after she was a victim of credit card fraud - which was sorted out very efficiently - 'I was then urged to buy insurance against future fraudulent behaviour, but I declined on the grounds I had not been negligent and I think the banks are responsible.'

**QUINN:** Absolutely right both. To Don, I would say don't buy credit card insurance. If you're an innocent victim of fraud, your bank will refund you. They're obliged to by law, Don.

**DUGGLEBY:** Comment from you, James Daley?

**DALEY:** Oh absolutely. I mean you know these kind of insurances are very easy to sell. They play on people's paranoia. You know as the programme's shown today, there's a lot of misinformation out there about fraud and people are understandably scared. But actually the chances of being hit by true identity fraud - you know where somebody actually takes over your identity and starts making applications for credit in your name - is pretty rare. And, as Sandra said, you are covered by your bank if that

does happen.

**DUGGLEBY:** Simon in Nottingham has said he's paying £70 a year for this insurance. He's actually got a policy and he says he doesn't think it's particularly good value.

**DALEY:** Well we've just saved him £7 a year, so ...

**DUGGLEBY:** 70, £70.

**DALEY:** We've just saved him that.

**DUGGLEBY:** Well hopefully he may see fit to cancel it. I think we've just about run out of time. Certainly I've got one or two trails to give you about Money Box on Saturday because Paul Lewis is going to look at the difficulties of building up a credit history if you've worked outside the UK for a few years. So, I mean, there James Jones, that's one in your court.

**JONES:** Indeed.

**DUGGLEBY:** Presumably you have to keep records on people even if they do leave for a few years? Anyway Money Box is going to have a look at that and we'd like you to email us with your experience: [moneybox@bbc.co.uk](mailto:moneybox@bbc.co.uk). And we also want to hear from you if you used your mobile broadband service while you were stranded away during the recent volcanic ash travel chaos. Are you facing a big bill for using your mobile abroad? So two stories there. That's the difficulty of building a credit history if you've been outside the UK and problems during the volcanic ash chaos. That's all we have time for. Thanks to Sandra Quinn, Director of Communications with UK Cards Association; James Jones, Consumer Education Manager at Experian; James Daley, Editor of Which? Money. And remember you can contact our information line on 0800 044 044 or log onto our website: [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox). I'll be back same time next Wednesday afternoon with Money Box Live taking your calls on investment

after the election.