It wasn’t me

it was Bennett Arron

An extract from Perspective: The fraud and identity issue
Essential insights into the issues facing your industry today
When Bennett Arron discovered he was a victim of identity fraud 17 years ago, little did he know the effects – both negative and positive – that the crime was to have on his life.

In 1998, whilst Titanic was winning 11 Oscars, the Good Friday Agreement was being signed, Microsoft was releasing Windows 98 and President Bill Clinton was denying an improper relationship with an intern, I was having my identity stolen.

Little did I know at the time that not only would I be one of the first major victims of the crime in the UK, but years later I would also travel the world speaking on the subject, make a documentary about it or that my actions would result in a major change to the Driving Licence Application Form.

Although identity theft is now, sadly, quite commonplace, when it happened to me in 1998, no-one really knew about the crime. I therefore had to convince the police, as well as all the companies to which I allegedly owed money, that I was me, and not the person pretending to be me.

Discovering the crime
I actually only found out about the fraud when I applied for a mortgage. The mortgage was, of course, subsequently refused. Incredibly, and worryingly, the fraud had been going on for a year and a half without my knowledge.

Just to give you a background as to what happened: someone had used my name to ring up thousands of pounds worth of bad debts. This gave me a zero credit rating, which meant I couldn’t get a mortgage, couldn’t get a credit card and couldn’t open a bank account. I couldn’t even join my local gym as they wouldn’t accept my direct debit – so it wasn’t all bad news.

When I followed a paper trail to discover how the thief had managed to assume my identity, I discovered that hardly any checks had been carried out at all! My date of birth was incorrect on every application form, yet no-one in the companies had bothered to follow this up. Appalling.

As a result of this crime I became homeless and penniless — along with my wife who was pregnant at the time — and had to move in with my parents.

Clearing my ‘name’
When this happened, there was no-one to help me try and clear my name. I spent a year and a half writing letters (there was no email in those good old days), telephoning (landline only!) and physically visiting most of the various companies involved. By the time my name was eventually cleared and my credit rating started its slow ascent to its previous position, it was all too late and the damage had been done.

A few years after this happened, as some kind of cathartic exercise, I wrote a comedy show about the experience. In the show I explained in detail what had happened, how it had happened and the devastating consequences.

This show was critically acclaimed at comedy festivals with some wonderful reviews and resulted in my being asked to be the guest speaker at Security and Fraud Conventions in the UK, Italy and Poland.

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I want to see companies do more to protect us. It annoys me when I receive pre-printed credit card application forms through the post. If you can’t fill in your own name, should you really be offered a credit card? I have no problem with companies asking me extra questions to authorise my identity. A few extra minutes of my time is better than the consequences of allowing a thief to impersonate me. I don’t even have any objection to biometric scanning, fingerprints as opposed to optical, although this won’t work so well when validating yourself over the phone…

I’m doing as much as I can to prevent the crime from happening to me again and I therefore expect companies to do the same. Of course, with social websites like Facebook, fraudsters now have a new way of gaining personal information. As well as letting their families and friends know what they’re up to, what their cat looks like or what they’re having for lunch, people also have a tendency to add their address, date of birth and information as to where, and when, they are going away on holiday!

Now, 17 years after I had my identity stolen and subsequently lost everything, I have written a book about the experience. In it I not only explain how it happened to me, how making a documentary ‘in the public interest’ can have devastating consequences but also how identity theft is not, as occasionally suggested, a victimless crime. It’s far from it.

But then again, don’t take my word for all this. You could always ask Bennett Arron…

Bennett’s book ‘Heard the one about identity theft?’ is now available to download from Amazon. Visit his website at www.bennettarron.com and follow him on Twitter @bennettarron.

¹ https://www.youtube.com/watch?v=ohrW9znm-AY&feature=youtu.be