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Data Breach Guidance

Personal Information

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What if my information has been stolen in a data breach?

A data breach occurs when information held by an organisation is stolen or accessed without authorisation. NCSC [guidance](#) explains what data breaches are, how they can affect you, and what you should look out for following a data breach.

Criminals can then use this information when creating phishing messages (such as emails and texts) so that they appear legitimate. If you think you've already responded to a scam message following a breach, read [NCSC guidance on dealing with suspicious messages](#).

What if my username and password have been stolen?

Personal credentials, such as usernames and passwords, can be stolen directly from you by criminals using tricks such as [phishing emails](#). They can also be stolen by hackers from the services you use, if they suffer a data breach.

If you suspect either has happened you should [change your password](#) as soon as possible. If you have used the same password on any other accounts, you should change it there too. Services such as [www.haveibeenpwned.com](#) can tell you if your information has ever been made public in a major data breach, and even alert you if it happens in the future.

I'm worried my banking details may be stolen

Contact your bank or building society and speak to their fraud department. Your bank will not ask you to reply to an e-mail with personal information, or details about your account. If you contact them, use a phone number/email address you have found yourself, [rather than one sent to you in the email – it may be false](#). You can check your credit reference file online. You should follow up on any unexpected or suspicious results.

For more guidance on protecting yourself from cyber-enabled fraud, please visit [Take Five](#).

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What signs should I look for?

There are a number of signs to look out for that may mean you are or may become a victim of identity theft:

- You have lost or have important documents stolen, such as your passport or driving licence.
- Mail from your bank or utility provider doesn't arrive.
- Items that you don't recognise appear on your bank or credit card statement.
- You apply for state benefits, but are told you are already claiming.
- You receive bills or receipts for goods or services you haven't asked for.
- You are refused financial services, credit cards or a loan, despite having a good credit rating.
- You receive letters in your name from solicitors or debt collectors for debts that aren't yours.

What can I do if I am the victim of identity theft?

If you think you are a victim identity theft or fraud, act quickly to ensure you are not liable for any financial losses.

Report all lost or stolen documents, such as passports, driving licences, credit cards and cheque books to the organisation that issued them.

Inform your bank, building society and credit card company of any unusual transactions on your statement.

Request a copy of your credit file to check for any suspicious credit applications.

Contact CIFAS (the UK's Fraud Prevention Service) to apply for protective registration. Once you have registered you should be aware that CIFAS members will carry out extra checks to see when anyone, including you, applies for a financial service, such as a loan, using your address.

CIFAS – The UK's Fraud Prevention Service

6th Floor

Lynton House

7-12 Tavistock Square

London

WC1H 9LT

www.cifas.org.uk

To report the theft or loss of post and other important documents: [Royal Mail](#) Tel: 08457740740 [Police Scotland](#) Call 101 for advice and support (or call 999 in an emergency)

Useful Links

[Recovering a hacked account - NCSC.GOV.UK](https://www.ncsc.gov.uk/individuals-and-families)

[Individuals & families - NCSC.GOV.UK](https://www.ncsc.gov.uk/individuals-and-families)

[Self employed & sole traders - NCSC.GOV.UK](https://www.ncsc.gov.uk/self-employed-and-sole-traders)

[Small Charity Guide - NCSC.GOV.UK](https://www.ncsc.gov.uk/small-charity-guide)

[Resources - NCSC.GOV.UK](https://www.ncsc.gov.uk/resources)

[Cyberaware](https://www.ncsc.gov.uk/cyberaware)

[How to protect yourself from the impact of data breaches – Cyber Scotland](https://www.ncsc.gov.uk/how-to-protect-yourself-from-the-impact-of-data-breaches)

[NCSC Data Breaches Infographic](https://www.ncsc.gov.uk/ncsc-data-breaches-infographic)

Recovering a hacked account

Whether it's your email, social media or some other type of online service, there are many things which can alert you to the fact that someone else is accessing your account. Being locked out of the account is an obvious indication that something has gone wrong, but the signs can be more subtle. Things to look out for include logins or attempted logins from strange locations or at unusual times. Changes to your security settings and messages sent from your account that you don't recognise are also give aways.

However you discover the problem, once you know your account has been hacked, this is what you should do: [Recovering a hacked account - NCSC.GOV.UK](https://www.ncsc.gov.uk/individuals-and-families)

1. Update the software apps on your devices.
2. Check your email settings
3. Use the service support page
4. Change passwords on relevant accounts
5. Protect your accounts using 2FA
6. Notify your friends followers and contacts
7. If you can't recover your account make a new one
8. Report online crime to Police Scotland on 101

Data breaches: guidance for individuals and families

-  What is a data breach?
-  How might you be affected?
-  Actions to take following a breach
-  Reporting suspicious messages
-  If you've lost money