



Identity Theft

Witness Statement: It should be noted that this Witness Statement may be tendered to the police in evidence

To enable us to open a full investigation into your fraud claim you are required to complete all fields below

Opos Reference Number: <small>(from Opos Action Fraud Email, starting with OP)</small>	OP				
Name:					
Date of Birth:					
Email:					
Telephone Number:					
Full Postal Address: <small>(including postal code)</small>					
How did you report your claim? <small>(Please tick the relevant box)</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center; padding: 2px;">Local Police</td> <td style="width: 25%;"></td> <td style="width: 25%; text-align: center; padding: 2px;">Action Fraud</td> <td style="width: 25%;"></td> </tr> </table>	Local Police		Action Fraud	
Local Police		Action Fraud			
Name of Officer (if reported to local police)					
Badge Number (if reported to local police)					
Crime Reference Number					
I have no knowledge of any persons that may have submitted the fraudulent application <small>(Please tick the relevant box)</small> If false, please supply details such as name of the individual(s) and their relationship to you:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center; padding: 2px;">True</td> <td style="width: 25%;"></td> <td style="width: 25%; text-align: center; padding: 2px;">False</td> <td style="width: 25%;"></td> </tr> </table>	True		False	
True		False			

Opos Limited

Registered Office: 2nd Floor, 15 Meadowbank Street, Dumbarton, Dunbartonshire, G82 1JR Registered in Scotland: SC338837
 Telephone: 0141 428 3990 Email: general@oposlimited.com Secure Website: www.oposlimited.com

Authorised and Regulated by the Financial Conduct Authority: FRN693817

Calls may be recorded for training and quality purposes



Identity Theft

Please answer all of the below questions, fully. Failure to complete all questions, or to answer fully and frankly may see your claim be dismissed through a lack of evidence. Please provide replies on a separate sheet.

1. When and where were your banking details compromised? Please provide full details.
2. On what date did you receive the funds into your account from Mini Credit? On what date were those funds stolen? Please provide copies of bank statements to support these statements.
3. Have you reported the matter to the police? If not, why not? If so, please provide the badge number, name of station and crime reference number provided.
4. Are the police investigating the matter? If not, why not?
5. Have you reported the matter directly to your bank and cancelled the effected card? If not, why not? If you have, then when did this happen?
6. Are the bank investigating the matter? If not, why not?
7. Please provide full details of the investigation(s) being carried out by your bank and/or the police. We will require the start date of the investigation, the lead contact and also the outcome of the investigation(s). If the investigation(s) is not complete, then we will require this information be passed to us immediately upon completion.
8. If the funds were deposited into your bank account and were **not** withdrawn by an unauthorised third party then we require confirmation that the principal loan amount will be repaid, immediately, whilst any investigation is ongoing.

Once we have proof from your bank and/or the police confirming that you did not apply for the loan, did not withdraw the funds from your bank account and that all activity related to the opening and defaulting of this account is a direct result of unlawful use by a third party then the account will be closed and the balance due written off. Please note we can only perform this action once all of the above questions have been answered and we are in receipt of a formal investigatory report from your bank and/or the police.

Please note that should you not have reported this matter to the police, the below points may help you understand what has or has not happened in this matter and may also assist the police and/or your bank when investigating your claim.

All personal information provided during the opening of the account is verified with a leading credit reporting agency.

A unique PIN is sent via SMS to applicants mobile number (which is independently verified) and no loan can be issued without a PIN.

When approving an application the sort code and account number are verified to ensure the loan is issued to the correct party.

If the loan amount has been transferred into your bank account and was not withdrawn unlawfully by a third party then you will be held responsible for the principal sum, including any and all interest for the days in which the funds were held/used by your person.

Should you maintain that this matter is fraudulent then we would require you to have completed all the requests for information contained within this document and will furthermore require that you sign and date the below declaration.

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I sign to confirm that I did not apply for a loan from Mini Credit or any of its affiliated brands.

This statement consisting of one page, signed by me, is true to the best of my knowledge and belief and I make it knowing that if tendered in evidence I shall be liable to prosecution if I have wilfully stated anything in it which I know to be false.

Signed:

Dated:

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Consumer Information Leaflet

We are concerned to hear that you believe you have been a victim of identity crime. We would advise that you make contact with a credit reference agency. At your request they will be able to provide you with a copy of your credit report from which you will be able to see if any other credit products have been applied for in your name. It should be noted that a fee may apply.

The three main credit reference agencies are:

- **CallCredit Information Group, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ**
Tel: 0870 060 1414
Web: www.callcredit.co.uk
- **Equifax Limited, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US**
Tel: 0844 335 0550
Web: www.equifax.co.uk
- **Experian Limited, Consumer Help Service, PO Box 8000, Nottingham, NG8 7QF**
Tel: 0844 481 8000
Web: www.experian.co.uk

You may also wish to visit the CIFAS website, www.CIFAS.org.uk. CIFAS are the UK's fraud prevention service and they have a large section on their website aimed at victims of identity theft, which you may find helpful.

Additionally, you may find their website www.identityfraud.org.uk a useful source of information about identity fraud and impersonation. It includes details of how to protect your identity from further impersonation attempts.

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