

# Advice Line



**A bank that I do not normally deal with has contacted me to chase an outstanding debt. I think I may be a victim of identity theft. What should I do?**

*Identity theft is a type of fraud which takes place when someone you don't know gets hold of your personal details and uses them to apply for credit or to open an account in your name.*

*If you have been a victim of identity theft you will usually not have to pay for any money you have lost, unless it can be shown that you have acted fraudulently or without reasonable care, for example by keeping your PIN number written down with your card. You must act quickly:*

- Contact the bank straight away, keep a record of all conversations you have with them, and copies of any letters sent or received
- Report the matter to the police, and get a crime reference number
- Check with the credit reference agencies (details below) whether any applications for credit have been made in your name. If they have, you can ask to have the information removed from your file

*If you suspect that someone has got hold of your details by stealing your mail, or has fraudulently applied to get mail redirected from your address, you should contact the Royal Mail Customer Enquiry Number on: 08457 740740 or contact CIFAS, the UK's Fraud Prevention Service, at [www.cifas.org.uk](http://www.cifas.org.uk). For a small fee they will make sure that anyone applying for credit in your name is automatically double-checked.*

*The credit reference agencies are:*

- Experian Tel: 0870 241 6212  
Website: [www.experian.co.uk](http://www.experian.co.uk)
- Equifax Tel: 08705 143700 Website: [www.equifax.co.uk](http://www.equifax.co.uk)
- Call Credit Tel: 0870 060 1414  
Website: [www.callcredit.co.uk](http://www.callcredit.co.uk)

*For more information and advice about identity theft, go to [www.cardwatch.org.uk](http://www.cardwatch.org.uk), or to the Home Office website at [www.identitytheft.org.uk](http://www.identitytheft.org.uk). Alternatively, contact us using the numbers above.*

**I work freelance, and have been self-employed for the last five years. Recently work has completely dried up, leaving me without a main income. What benefits can I claim while I look for another job?**

## For further advice and information contact your local bureau:

**Clay Cross** Mon 10am - 2pm  
126, High Street, to Fri  
Tel: 0844 8489800

**Dronfield, Peel Centre** Mon 10am - 2pm  
Tel: 0844 8489800 & Thur

**Eckington Library** Fri 10am - 2pm  
Tel: 0844 8489800

**Renishaw Community Centre** Tue 10am - 2pm  
Tel: 0844 8489800

**Killamarsh Clinic**, (appointment only)  
Parkside Shopping Centre Tel: 01246 868843

**Gosforth Valley Medical Centre**,  
(appointment only) Pentland Road  
Tel: 01246 419040 (patients only)

**Ashover Primary Medical Centre**,  
(appointment only) Milken Lane Tel: 01246 590711

**Staffa Health Surgeries**, (appointment only)  
Holmewood, Stonebroom, Pilsley  
Tel: 0844 4772433, 0844 4771896,  
0844 4771897 (patients only)

### For more information visit

**[www.ned-cab.org.uk](http://www.ned-cab.org.uk) or call 0844 8489800.**

*You may be eligible for income-based Jobseekers Allowance (JSA), provided you do not have savings of more than £16,000. The amount you could claim would depend on your circumstances, such as savings over £6,000, any other income you may have, your age, as well as other aspects of your situation. If your partner works more than 24 hours a week you will not be able to claim JSA.*

*You may also be entitled to Housing Benefit and Council Tax Benefit, which would be processed by your local authority. When you make your claim for income-based JSA, the Jobcentre should provide you with forms for these benefits as well. Some local authorities only accept their own forms, so it is advisable to obtain copies from them and return them as soon as possible. If you have children you may also be able to claim Child Tax Credit.*

*For guidance on these and any other benefits you may be entitled to, as well as help with making your claim, speak to an experienced adviser at your local CAB.*

# Community

***In this edition we put the spotlight on a new round of funded training courses available for out-of-work residents and businesses hit by the recession in North East Derbyshire.***

# Corner

**U**nemployed residents and businesses affected by the credit crunch are being offered the chance to sign up for free higher level training.

The Council has joined forces with Chesterfield College to offer a series of fully and part-funded training courses for people and businesses across the district.

Web design, leadership and management, event marketing and reflexology are among the range of courses available, all of which are at Foundation Degree or Higher National Diploma level. Bespoke courses can also be arranged to meet the local need.

Cllr Pat Kerry, NEDDC Member with responsibility for the Economy and Finance, said: "The courses are designed to help people update or diversify their skills, and to support businesses to prosper despite the credit crunch, so we hope as many people as possible benefit from them."

The courses can be delivered from Chesterfield College, or from the new learning centre at Coney Green Business Centre, and last between three hours to six days.

Chesterfield College is working alongside the University of Derby and three other local colleges to deliver the training, funded by the Economic Challenge Investment Fund, until September 2010.



***To find out if you are eligible for the scheme, or for more information about the courses available, contact Emily Williams on (01246) 520259 or email [williamse1@chesterfield.ac.uk](mailto:williamse1@chesterfield.ac.uk)***

***Become an NEDDC correspondent! If you have a story you would like to see on this page, please contact Mandy Atkinson on (01246) 217692 or email [mandy.atkinson@ne-derbyshire.gov.uk](mailto:mandy.atkinson@ne-derbyshire.gov.uk)***

***The deadline for the next edition, which will be received by residents from 22 March 2010, is Friday 22 January 2010.***