

Less than half of British adults trust their housemates not to use their credit cards without consent.

Only 49% of British adults trust their housemates not to use their credit or debit cards without their consent, reveals new research from YouGov, commissioned by security software company So Protect Me. Despite this lack of trust, one in three British adults store their cards in a place that is easily accessible by their co-habitees, leaving them open to the risk of domestic fraud.

Domestic fraud describes a type of crime whereby an individual is defrauded by someone they live with, whether it be flatmates, spouses or children. One of the easiest ways to do this is online, where all that is needed is access to the victim's cards to make unauthorised purchases. It appears that a many people have concerns about domestic fraud with less than 50% of respondents trusting their co-habitees not to use their credit cards to make online purchases without their consent.

Despite these shocking results, it does not appear that co-habitees are taking adequate steps to protect themselves from the risk of domestic fraud. One in three people do not store their credit cards safely, keeping them somewhere easily accessible by the people they live with. A further 22% of people actively reveal their credit cards details to others, allowing their co-habitees to use their cards to buy goods or services on the internet. Not only are this group at greater risk but by revealing details such as PIN numbers and security codes, they are not covered against fraud by the card issuer.

So Protect Me commissioned the survey, conducted in November 2007, to understand more about the UK's susceptibility to domestic fraud prior to the launch of the 'Payment Blocker' – an easy to use tool that protects PC users from unauthorised online purchases.

Children are particularly vulnerable to the risk of running up bills online due to heavily marketed online shops and services. There are many reported incidents, for example¹ in 2006 Daniel Richardson used his fathers' credit cards to spend £30,000 in an online spree while Richard Mahan ran up debts of £158,000².

"With one in five people finding themselves or someone they know a victim of domestic fraud it is clear that we need to raise awareness of the simple steps that can be taken to prevent this type of cyber crime," said Raj Curwen, CEO of So Protect Me. "Tools like the Payment Blocker can go a long way towards reducing the risk of being defrauded by a co-habitee, and can be set up in minutes. It can also protect children, who often do

¹ Reported in The Daily Telegraph, May 2006

² Reported in The Times, June 2006

not understand the ramifications, from making online purchases by blocking all attempts to purchase online on a child's PC."

The Payment Blocker costs £14.99 and is available from Monday 19th November at www.SoProtectMe.com

For further details contact Inferno PR on 020 8434 5530 or SoProtectMe@infernopr.com

About So Protect Me

So Protect Me Ltd is a new security software company founded in 2006 and based in the North West of England. Using advanced sensing technology, So Protect Me provides software with unique security features for both home and business users. The company's first product, the Payment Blocker™ provides a simple and effective way to block credit/debit card use on computers in the home, in a business (on and off the corporate network), and wherever computers are used by multiple users such as shared accommodation, libraries, schools or University sites.

The Payment Blocker

The Payment Blocker protects credit cards from fraudulent use by those other than the cardholder. Protection is independent of the website, application or card used. Card history logs help to keep track of all transactions, providing historical records so that spending can be monitored. Vulnerable users of any PC or laptop are immediately protected from unauthorized online purchases and the use of online services such as gambling in both the home and business environments.

The Payment Blocker helps to deal with issues such as internet-based domestic fraud and can be used to prevent the payment of goods/services through corporate credit cards. To prevent loss of productivity in the business environment to online shopping, the Payment Blocker can be used to restrict online shopping completely or limit it to more suitable times during the working day.

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,118 adults. Fieldwork was undertaken between 7th - 9th November 2007. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).