



Bank accounts

How can I stop an abuser using my bank accounts to track where I have been?

If you have a joint bank account with the person abusing you, they will be able to see the details of any payments you have made, including locations. If you are able to, open a separate account which belongs only to you. It may be easier to open an account with an online-only bank (e.g. Monzo, Starling, etc) than a high street bank. See Safeguarding Devices handout for how you may be able to keep a banking app hidden.

Even with a joint account, the other account holder should not be able to see account or card credentials (e.g. your card PIN). If you are concerned that someone else may know these details, you can change them in a bank branch, at a bank cash machine, online or via the banking app.

Most banks give the option of using two-step verification/two-factor authentication (2SV/2FA) when using online banking. Turning this on will ensure an abuser can't access the account even if they know/guess the password/PIN. This will add extra security when you login to your online accounts. It confirms a login is genuine through a second device, typically a code that is sent to your phone via SMS text message.

Banking apps typically do not use 2SV/2FA to prevent someone else accessing an account, but may use it on certain transactions. If your phone supports biometric ID (fingerprint or face ID) banking apps will offer to use these for access to the app. If you are living with an abuser, it may be best not to use these options (see Safeguarding Devices for more on PINs etc vs biometrics).

Location information is also included in bank statements. Consider changing to paperless statements so there is no physical copy for an abuser to access.

Using cash will prevent any trail of where you have spent money, although withdrawing cash may itself arouse suspicions, and the abuser will be able to see where you withdrew the cash.

Services protecting victims from fraud

[▶ Fraud Prevention | Identity Fraud | Protective Registration | Cifas](#)



[▶Protective Registration form | Cifas](#)

[0330 100 0180](tel:03301000180)

This is a not-for-profit organisation helping victims of fraud and can be used to help victims in a Domestic Abuse setting protect their financial assets from their abusers. CIFAS offers Protective Registration, which will place a warning flag against their name and other personal details in the National Fraud Database allowing any organisations that CIFAS data to pay special attention to when their details are being used to apply for services and products. It does NOT affect their credit score. This is useful if a victim believes their abuser is trying to set up accounts in their names. This is a paid for service.

All URLs

CIFAS (Credit Industry Fraud Advocacy System)

<https://www.cifas.org.uk/>

<https://www.cifas.org.uk/services/identity-protection/protective-registration/application-form>