



PROTECT YOURSELF

231,000

cars don't meet numberplate rules



Protect your car's identity

Is it too easy to pass one vehicle off as another? We investigate whether the UK's car registration system is up to scratch

Much like personal ID theft, car fraud takes many guises – from assisting relatively minor car offences to enabling multimillion-pound organised crime. But if it's possible to fake a car's ID just to steal a tank of petrol, is our registration system too readily failing innocent drivers? We've spoken to those closest to the battle to find out.

Plates key to a car's identity

Numberplates – the most obvious sign of a car's identity – have been around since 1904, with the current seven-character format dating back to 2001. But identity misuse is too common and the thriving 'personalised' numberplate market – a tidy little earner for the government – could even encourage lawbreaking by making it harder to trace a car's true ID.

The recent furore over some cars' numbers appearing on Google Streetview has highlighted public concern over the security of the UK's registration system. If a crook knows what model of car you

have, where you live and its numberplate, they're well on the way to stealing its ID to use elsewhere – or even just to register your car to their address before they come around and pinch your keys and the car itself.

HOW SAFE IS YOUR CAR'S ID?

Car fraud is essentially identity theft. Victims include car owners, used car buyers and businesses targeted by car criminals. Numberplates are easily stolen or illegally obtained for any number of purposes, and law enforcers at every level have their own take on the current system – though few that we spoke to are fans of the registration scheme.

Mike Franklin from Northamptonshire Police is a leading exponent of using automated numberplate recognition (ANPR) systems to reduce crime. He told us: 'We rely heavily on the numberplate's accuracy, and our ability to detect it readily, to carry out our work. On paper, 99.3% of vehicles comply with the numberplate rules. This sounds

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www.which.co.uk/usedcarvideo



impressive, but the problem for law enforcement agencies is that the 0.7% non-compliant vehicles amount to some 231,000 cars.'

This creates a huge headache for police forces, says Superintendent Richard List of Aylesbury Vale: 'Theft of registration plates accounted for nearly 30% of thefts from motor vehicles in my district last year. Many thefts are linked to "bilkings" (taking fuel and driving off without paying).

'Plates are too easily obtained – two screws and they're off. There are few forensic clues at the scene, few witnesses and even fewer arrests. These crimes are minor, but they inflate crime figures and pursuing them can lead to a misappropriation of resources.'

Organised car crime

The other end of the legal scale is organised car crime. Detective Inspector Will Young runs a team of investigators in the Metropolitan Police's Stolen Vehicle Unit. Outlining the challenges they face, he said: 'Between 85 and 100 vehicles are

£500

for a stolen V5C 'logbook'

ntity

reported stolen in London every day. We recover around half, but the use to which the missing cars are put varies. Many are used for petty crime, but there's big money in stealing prestige (mostly German) cars for cloning and/or export.'

His team illustrated the ways professional criminals obtain the necessary extras prior to taking the car – the keys, V5C (registration document), false numberplates and fake vehicle identification

number (Vin) plates. For obvious reasons we can't disclose the details, but these cars are usually stolen to order after obtaining the keys through burglary or through a third party.

DI Young points out the sophistication of such crimes and the weaknesses in the current registration system: 'Keys are stolen from owners' houses, or occasionally their pockets. So your front door may be the weakest link.

'And V5C forms are too easily obtained. Fakes can easily be purchased for around £200, while a genuine V5C sells for about £500 it seems [several hundred thousand blank V5Cs were stolen from the Driver and Vehicle Licensing Agency (DVLA) in 2007/08]. And forged Vin plates that can fool the best experts are readily available to organised gangs.'

LICENCE TO PRINT MONEY

Since 2003, all UK numberplate suppliers – there are around 40,000 of them – have had to be registered with the DVLA. Customers needing a new numberplate must provide proof of identity and entitlement to display the registration mark, such as the car's V5C.

And in November 2008 it became an offence to supply numberplates that don't comply with specific regulations on appearance – for example on the spacing of letters, and the need to show the plate-maker's mark.

But is this system secure enough? Among our police contacts, the feeling was that, though they enforce the new requirements when they spot offenders, this is a relatively low priority. And such rules won't deter organised criminals.

The Met's Stolen Vehicle team highlighted a recent court case in Kent where Richard Shepherd, who ran a DVLA-

Checklist

Follow our tips to avoid becoming a victim of car fraud

Look after your car

■ Thieves usually need keys

Don't flash car keys around in public and don't leave them lying around at home.

■ **Out of sight** A securely locked garage deters most thieves.

■ **Use cash** If selling your car privately, ask for cash – or use a secure money transfer system such as Paypal to help protect you against fraudsters.



Avoid buying a car with hidden history

■ **Not in a car park** Always view a car at the seller's house. Look for evidence that it's the seller's property, and cross-check the address on the V5C.

■ **Viewing** Take someone with you who isn't involved in the purchase. They're more likely to spot cons, lies or suspicious behaviour. If something looks fishy, it probably is.

■ **Wear and tear** What's expected for the claimed mileage? Be wary of severely worn pedal rubbers (or brand new ones) or a threadbare driver's seat.

■ **Service history and MoT records** Check that the mileage progression tallies up. You can double-check the MoT history online at www.motinfo.gov.uk. If there are any inconsistencies, walk away.

■ **History check** Include the V5C reference number when running a history check (with a company such as the AA, Autocheck, HPI or RAC) to ensure you receive their full insurance indemnity against being conned.

SWEDISH LESSONS

Are there better ways to ensure all cars carry legitimate numberplates? The UK could follow the Swedish example – a 'single-supplier' system which demonstrably makes it much harder for criminals to change a car's ID. Under the Swedish system there is:

- only one authorised numberplate manufacturer;

- a single plate design, with variations only relating to type (motorcycle, car, truck) and use (private, professional, diplomat);
- a secure online connection between the Swedish 'DVLA', those authorised to order numberplates and the manufacturer. This means that a numberplate can only

be produced on a computer-based order from one of the above mentioned;

- computer-logged tracking records to pursue if need be;
- an automatic cross-check with the car's Vin;
- secure 'direct-to-owner' postal distribution of plates with reliable identification on delivery.



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registered numberplate supplier, was jailed for his role in laundering £38m worth of stolen cars. His shop in Swanley is said to have been a front for changing the identity of around 1,800 high-value vehicles. Perhaps surprisingly, though Shepherd was jailed, the business is still officially licensed to supply numberplates.

Why numberplates are a problem

We asked Bill Shouler, from the British Number Plate Manufacturers' Association, how such crime can happen under the DVLA's watch. He said: 'There is inevitably a problem of monitoring 40,000-plus registered plate suppliers. There's also a problem with the illegal supply of plates for car "cloning", particularly from unregistered outlets – for example internet and offshore suppliers.'

There have been efforts to tighten up the system, as Peter Stratton of Essex Trading Standards told us: 'The legislation brought in a few years ago to control the supply of plates... certainly makes it more difficult for ordinary folk to get them, but it won't stop hardened criminals.'

Stratton continued: 'It could have gone further, but the technology wasn't quite mature enough. Examples considered included an electronic chip in the plate, and a matching chip in the vehicle, both to be read by a machine. This could make changing a vehicle's identity or using false plates more difficult.'

Edmund King, president of the AA, reckons police are fighting a losing battle against car ID fraud in the absence of a more secure system (see 'Swedish lessons', p19). 'Despite laws on numberplate issue toughening up, there are online suppliers and "showplate" producers who beat the system. It appears that plans for electronic plates have been abandoned, so we are reliant on existing numberplates.'

WHICH? SAYS

Though car crime is falling overall, it seems loopholes in the UK's current vehicle registration system – from numberplates to paperwork and mileage checks – can too easily be exploited to hide the identity of a dodgy car. So how

can these be tightened up? We asked the DVLA to give us its views, but it declined to comment.

Making it harder to obtain a V5C document and numberplates is the key. But more robust mileage tracking would also close the net on fraudsters. Mandatory mileage declaration at road-tax renewal, change of ownership and at every visit to a garage would create more robust, traceable vehicle histories. It would allow police to focus on organised criminals and, just as importantly, enable used car buyers to choose with greater confidence.

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We need a more secure system

Is it right to have 40,000 registered suppliers of numberplates, for example? To fight 21st-century car crime we need more secure plates – preferably 'chipped' to match the car and supplied from a single, traceable source. And, as in Japan, perhaps it's time for car ownership transfer to be legally recorded, with old and new owners recording the transaction in person at regionally based registration offices?

The DVLA has a major role to play in changing the system, but it can only work within the framework set out for it by government. So until there's a total overhaul of the legislation in this area, you'd better keep a close eye on your car keys, numberplates and especially your registration document.



If you've experienced a problem with your new or used car, our experts at Which? Legal Service can help. Call 01992 822828 to find out more.

WINDING BACK THE CLOCK

Unscrupulous traders turning odometers back should be a thing of the past but, according to experts, it's still a problem

Although the new computerised MoT system now logs car mileages at each test, this still isn't a foolproof way of tracing every car's true mileage – another way of verifying it's a genuine buy – and leaves opportunities open for crooks.

Alan Bishop from vehicle history checking company HPI told us: 'Apart from plate changes, used car buyers are most likely to encounter a car with a dubious mileage reading. Despite digital

odometers being commonplace, these are no deterrent against 'clocking'. In 2008, 8% of all cars checked against the HPI National Mileage Register showed mileage discrepancies, up 1% on 2007. Clocking is still a big issue for consumers.'

Peter Stratton of Essex Trading Standards says digital displays are just as easy to clock as analogue odometers:



'It's relatively straightforward to get the odometer reset. Numerous websites and classified ads offer "mileage correction" services for as little as £50. And it's easy enough to create a false vehicle history and the impression of a car having been well looked after over its apparently short mileage, even when it may actually have done far more miles and never been serviced.'