# NHS worker falls victim to identity theft despite warning others about scams



A 47-year-old NHS healthcare worker, Julie-Anne Kearns, from Poole, Dorset, has reported falling victim to identity theft, despite her extensive efforts to warn others about scams on social media. Kearns, who operates under the TikTok handle "staysafewithmjules," has dedicated her online presence to sharing tips and experiences on scam prevention, yet she became the target of fraudsters who attempted to take out loans in her name.

Kearns first encountered a scam in November 2022 when she was approached on Facebook by an individual posing as a military surgeon named Andrew. He contacted her with claims of having lost his wife in a car accident and engaged in a romantic dialogue, which led to requests for financial help. After conversing for two weeks, Andrew attempted to solicit money from Kearns by saying he would lose internet access unless she provided an iTunes gift card. Suspecting deceit, she conducted a reverse image search on his photograph, discovering it belonged to a real surgeon under a different name. She promptly blocked and reported him.

Despite her vigilance, Kearns's troubles escalated when in December 2024, she discovered attempts had been made to secure loans in her name from various companies, including Lendable, Moneybarn No 1, and Billing Finance Limited. Speaking about her experience, she stated, "I think I'm a target because they know I'm bringing scammers down by exposing them. I can't believe it happened to me out of all people, and I still don't know how."

Kearns, a single mother of four and grandmother, expressed apprehension over the incident, revealing that she has locked her credit file to prevent further fraudulent activities. She explained that despite being vigilant and not disclosing personal information online, her identity was likely compromised through the cloning of her passport and driving licence.

On January 5, 2024, she received notification from a credit report service, CredAbility, indicating that a fraudulent account had been opened in her name. Kearns recounted her shock and horror upon learning about the situation, noting that all kinds of thoughts filled her mind, including concerns about the potential misuse of her passport. As a result, she has reached out to the police and is working with Action Fraud, the UK’s national reporting centre for fraud and cyber crime, which is currently investigating her case.

In addition to her personal ordeal with identity theft, Kearns continues to advocate for greater awareness of scams, utilising her platform to encourage others to share their experiences. Despite attracting a significant following on TikTok — with over 10,000 followers — she now receives an influx of scam messages weekly, with up to 200 messages potentially being fraudulent.

Kearns has shared that she no longer trusts online interactions due to her experiences and has chosen to refrain from dating. "It’s heartbreaking... I don’t date anymore, I don't trust anyone online," she stated, reflecting on the emotional toll her experiences have taken. She concluded by urging others who may feel victimised to speak out against such crimes, highlighting the importance of solidarity in the fight against scams.

Source: [Noah Wire Services](https://www.noahwire.com)

## References

* <https://www.noahwire.com> - The primary source article detailing Julie-Anne Kearns's experience with identity theft despite her efforts to warn others about scams on social media.
* <https://www.actionfraud.police.uk/> - Action Fraud is the UK’s national reporting centre for fraud and cybercrime, which Kearns contacted for assistance in her case.
* <https://www.credability.co.uk/> - CredAbility, the credit report service mentioned, provides information that could be similar to what Kearns received about a fraudulent account in her name.
* <https://www.nhs.uk/using-the-nhs/about-the-nhs/nhs-foundation-trusts/> - Kearns is identified as an NHS healthcare worker, highlighting the context of her professional role within the UK healthcare system.
* <https://www.tiktok.com/> - Kearns uses TikTok under the handle 'staysafewithmjules' to share tips on scam prevention and has a significant following there.
* <https://www.facebook.com/> - The article mentions Kearns first encountering a scam on Facebook, where she was contacted by an individual pretending to be a military surgeon.
* <https://www.manchestereveningnews.co.uk/news/real-life/im-target-because-im-exposing-31366216> - Please view link - unable to able to access data
* <https://www.dailystar.co.uk/news/latest-news/im-anti-scam-tiktoker-fell-35005901> - Please view link - unable to able to access data