

Protect yourself

Don't become a victim of fraud, follow these top tips from '[take five to stop fraud](#)':

- A genuine bank or organisation will never contact you out of the blue to ask for your PIN, full password or to move money to another account. Only give out your personal or financial details to use a service that you have given your consent to, that you trust and that you are expecting to be contacted by.
- Don't be tricked into giving a fraudster access to your personal or financial details. Never automatically click on a link in an unexpected email or text.
- Always question uninvited approaches in case it's a scam. Instead, contact the company directly using a known email or phone number.
- Just because someone knows your basic details (such as your name and address or even your mother's maiden name), it doesn't mean they are genuine. Be mindful of who you trust – criminals may try and trick you into their confidence by telling you that you've been a victim of fraud. Criminals often use this to draw you into the conversation, to scare you into acting and revealing security details. Remember, criminals can also make any telephone number appear on your phone handset so even if you recognise it or it seems authentic, do not use it as verification they are genuine.
- Under no circumstances would a genuine bank or some other trusted organisation force you to make a financial transaction on the spot; they would never ask you to transfer money into another account for fraud reasons. Remember to stop and take time to carefully consider your actions. A genuine bank or some other trusted organisation won't rush you or mind waiting if you want time to think.
- If something feels wrong then it is usually right to question it. Criminals may lull you into a false sense of security when you are out and about or rely on your defences being down when you're in the comfort of your own home. They may appear trustworthy, but they may not be who they claim to be.
- Have the confidence to refuse unusual requests for personal or financial information. It's easy to feel embarrassed when faced with unexpected or complex conversations. But it's okay to stop the discussion if you do not feel in control of it.