

Top tips



Spotting a scam

You need to be careful and think before you give any of your personal information away.

If you have any doubts, don't give your information out.

Things to look out for

Your bank will never contact you and ask you for personal information e.g. login details for online banking.

As a general rule, if you get a call or an email asking you to prove who you are and you haven't prompted or requested the contact, then don't give out your details.

If you do fall victim of a scam

Banks are not obliged to refund you if you fall victim of a scam. However they do have fraud teams that will be able to help you and investigate any fraudulent action that has taken place.

Top Tip - Services such as ActionFraud may be able to offer further help if you are hit by fraudsters.

Sharing information safely

When using online services, it is likely that you will need to share information online.

It's important to understand where and who you are sharing your information with.



Social media

When using social media, it's really important that you think before you post anything. Take a minute before you post and think about the following things:

- Is what you are sharing unsuitable?
- Would you be upset if someone else shared this information?

- Will anyone else be offended or hurt by what you post?

If the answer to any of the above is yes, or you are not sure, then do not post.

It's far easier not to post than to post it, regret it and try to remove that information from the internet.



Top Tip - Keeping your privacy settings on your social media accounts up to date means that your post are only viewable to the people that you want to share your information with.



Reporting internet trolls

Internet trolls are people who post horrible comments on things such as Facebook posts or YouTube videos. What to do if you come across an internet troll:

Do - Report them

All social media platforms have means to report someone who is causing offence

Don't - Engage them

This is what they want and is likely to result in more people getting upset or offended

Ignore

If you or others are offended, report the troll so they don't continue to try offend others



Keeping track of personal information

Personal information can be anything from your address to your bank details. You need to keep this data safe to protect your identity both offline and online.

Tips for when filling out online forms:

- 1 Only fill out the fields with an asterisk symbol (*) next to the question. This way you won't be giving out more information than you need to.
- 2 There's often a question at the end of the form asking about what further information you would like to receive. Ensure that you read this carefully and make an appropriate selection. Often companies will have a line of text similar to **'If you do not wish to sign up for the company Newsletter, please uncheck this box.'**
- 3 Check who will receive your information. Some companies will want to pass your details onto third parties (other companies). This means these companies will receive your personal information and are likely to contact you with regards their products or services. Ensure that if there is a check box offering an opt-out option, that you select it.
- 4 Ensure the **'I agree to the terms and conditions'** checkbox is ticked before submitting the form.



What happens to your information once submitted?

- 1 Companies have to follow a set of guidelines to keep your information safe, and cannot do anything with it without your permission. If they do, they would be breaking the law.
- 2 Even though you have shared the information, this is still yours and you can ask to see and update it at any point.



How to stop receiving unwanted emails?

- 1 Use email features such as **'Mark as Spam'**. This way your email provider will know that emails from this address aren't useful, and place them in the Spam folder.
- 2 Companies have to offer an **'Unsubscribe'** link in any email that has been sent to you on a subscription basis. As companies don't really want you to unsubscribe, the link is usually right at the bottom of the email.