


# 12 tips to avoid being a victim of fraud

## Guidance for bank customers

1. Always shield your PIN and don't ever send it over the internet or disclose it to anyone. Your bank or the police will never phone or email you to ask you to disclose it.
2. Consider your card details to be as valuable as cash - in the hands of a criminal there is no difference.
3. Keep your PC protected by using up-to-date anti-virus software. Try to ensure you have the latest operating system and web browser.
4. Shop only on secure websites. Before submitting card details, look for a padlock or an unbroken key symbol on your web browser.
5. Also check that the internet browser address changes from 'http' to 'https' to indicate you have a secure connection.
6. Sign up to Verified by Visa or MasterCard SecureCode when given the option. Such systems provide an added level of security as you must register a password with your card company.
7. Check receipts against statements regularly. If you find an unfamiliar transaction contact your bank or card company immediately. Shred or completely destroy all documents which contain personal details and don't keep such documents in your car or handbag.
8. Try not to let your card out of your sight when making a transaction at restaurants, bars and clubs.
9. Don't use a cash machine which appears to have been tampered with. Report it immediately to the bank concerned.

- 
- A vertical strip on the left side of the page features a background image. The top portion shows a detailed architectural drawing of a building with multiple spires and windows. The bottom portion shows a close-up of a stack of banknotes, with some text like 'I'M', '+', 'DIE C', 'GW', 'AM', 'S', and 'U' visible on the bills.
10. Don't be distracted or accept help from apparently well-meaning strangers while using a cash machine. If someone is crowding or watching you, cancel the transaction and use another machine.
  11. When buying tickets online check with the venue to find out when they are being released and sent out. Also check that you know the geographic address of the website company and that they have a working landline phone number. Make sure there is a refund policy in case something goes wrong.
  12. When dealing with tradesmen never hand over a cash deposit. Be wary of special offers or warnings about your home and don't agree to a trader starting any work straight away. Take time to consult with someone you trust for a second opinion, and speak to friends, family or neighbours before making any decision.

**For more information on different types of fraud targeting banks and their customers go to [www.bba.org.uk](http://www.bba.org.uk)**