

This e-sheet is part of a larger information pack which also includes pages on **Cash and Other Payment Methods** and **Paying Bills and Switching Providers**. All three are available as summarised hand-held versions.

We would kindly appreciate your time to provide us with feedback on our information sheets. [Please click here to access our survey.](#)

New technology has transformed the way we live; we are more connected than ever – to new information, to our loved ones and so much more. However, Staying Safe Online can be a daunting prospect. From creating secure passwords (**and remembering them!**) to avoiding scams, there are a variety of things that need to be considered when accessing online services.

To help with **Staying Safe Online**, the information in this guide aims to present information on best practices to follow to help you navigate the internet confidently and safely.

## ONLINE SAFETY TIPS

- ★ **Make strong passwords and don't tell them to others.**  
Reputable companies do not need to know your password, and you should not tell people your passwords even if they are helping you with your account.
- ★ **Check internet addresses.**  
Scammers will often make websites that look like the real thing. Always check the addresses to make sure you are on the right site.
- ★ **Use up to date virus protection on your computer and other devices.**
- ★ **Call a bank/company back if you're contacted unexpectedly.**  
Most banks and the government don't call or email with unsolicited advice, so if someone calls you claiming to be from a bank or other known company, you can phone them back after you find the company's phone number from a letter or their website to make sure they are who they say are.
- ★ **Don't make large financial decisions hastily.**  
It is good practice to take time and consider a new financial product or investment, this gives you time to reflect and research.
- ★ **Seek further guidance if you're unsure about something.**  
This could be asking a family member or close friend as well as utilising helpful resources online or over the phone such as [The National Cyber Security Centre](#), [Citizens Advice](#) and [Which?](#)

The padlock symbol indicates the connection to a website is secure, looking for this is one of the checks you can make to make sure a website is legitimate. This [article on Which?](#) has more information on other things to look out for.

## WANT TO SHARE INFORMATION ONLINE?

**Social media** is great for keeping in contact with friends and family but be careful with what you share and with whom.

Make sure you **keep your privacy settings up to date** & regularly review who can see what you share.

**Be aware of what information you share** on your social media; scammers often use it to gain access to personal information.

Details such as your relatives and friends, address, phone number and which bank you use is all information that scammers may exploit.

**The Data Protection Act** controls how your personal information is used by organisations, businesses and the government.

It was established in 1998 and was updated in 2018 to implement the **General Data Protection Regulation** (GDPR).

Under this Act, you have rights as to how your data is stored and used as well as being able **to find out** what personal information an organisation has stored about you.

## SCAMS

Though scammers frequently change their tactics, they always rely on catching people out. Being informed of their methods and keeping an eye out for tell-tale signs of a scam will help protect you from their schemes. You can check if a pension or investment opportunity is on FCA Warning List on [ScamSmart website](#).

This section provides information about how you can avoid being scammed, and what to do if this happens to you or someone you know.

### Scams you are likely to encounter:

- Email scams (also called phishing)
- Text message scams
- Pension & investment scams
- Door to door Scammers

If you do think you've found a scam, you can report it by forwarding it to [report@phishing.gov.uk](mailto:report@phishing.gov.uk).

Scams will often have one or more of the following traits, but they won't necessarily have all of them. Some scams include logos and graphics to lend themselves validity:

- **Unfamiliar contact methods** - banks send letters, emails and will phone, but they won't contact you through social media sites like Facebook. Most banks also won't send unsolicited emails about new products. Some scammers may even go door-to-door.
- **Closely matched email or web addresses** - e.g., mis-spelled name of a bank or provider.
- **A sense of urgency** - Scammers will often suggest you have to act quickly or that an "amazing" deal is only available for a limited time.
- **A sure bet** - this could be a mention of a "guarantee" of high returns for little input.
- **Asking for your password & personal details** - Banks and bill providers won't ask for your password or personal details in an email, though they may ask security questions.
- **Out of the blue** - cold calls, emails, text messages from unknown contacts, or someone new showing up at your door are a red flag.
- **Secrecy** - Scammers may urge you to not discuss their proposal with anyone else.
- **Personal** - Scammers may address emails to a 'valued customer' or 'friend', and not to you personally.

### REMEMBER THE GOLDEN RULE

**"IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS."**

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Generic attachment (PDF, Word Doc).

Not addressed to you.

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