

Protect your money from a fraudster.



We'll help you keep your internet and mobile banking safe.



www.getsafeonline.org

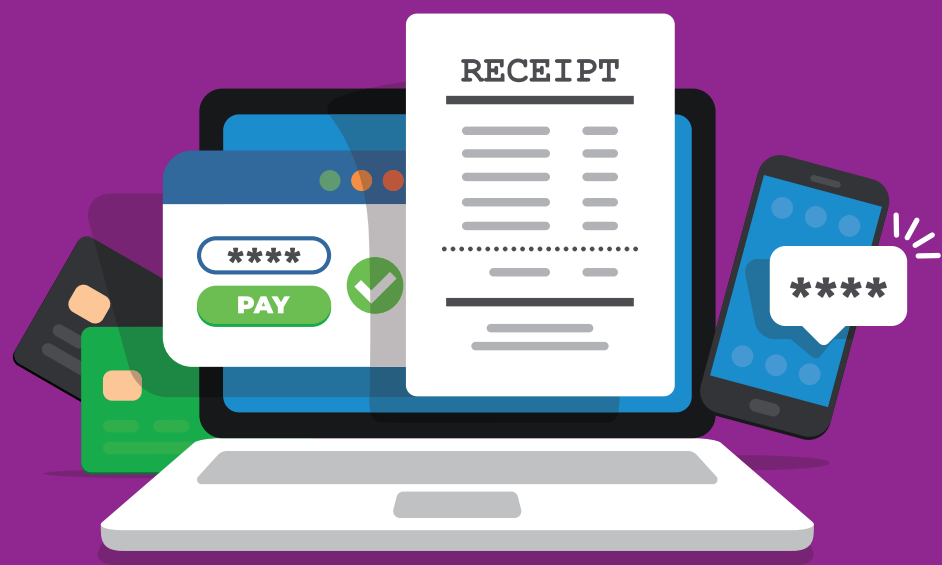


Renfrewshire
Council

Going online – whether via banks’ websites or apps – is the UK’s favourite method of banking, bringing many benefits over in-branch banking, with instant account checking, payments and money transfers.

Is internet banking safe?

To banks, your security and theirs is a priority, meaning that they invest heavily to make your online banking experience safe and secure. However, it’s your responsibility to ensure that you’re using internet and mobile banking safely and responsibly to protect yourself and your money.



Your top tips for safe internet and mobile banking

- Protect computers, smartphones and tablets with a PIN to prevent access by anyone but you.
- Create strong banking passwords, protect them carefully, keep them to yourself and make sure you use a different password for every online account.
- If you’ve been using the same login details for your banking as other accounts, change them all to ensure they’re unique in case one of your accounts gets hacked and your logins compromised.
- Always use two-factor authentication (2FA/MFA) when prompted. With most banks nowadays, this comes as standard.
- Keep banking and other apps – and device operating systems – regularly updated. Better still, set them to update automatically.
- Be sure to log out of banking websites or apps when you have finished using them.
- Make sure any Wi-Fi network you’re using for online banking is secure. If you’re out and about using public Wi-Fi hotspots, it’s best to wait until you get back home until doing anything confidential.
- Download banking and other apps only from your device’s authorised app store, and check reviews and recommendations. Apps downloaded elsewhere could be fraudulent.
- Download and use a reputable internet security app on computers and mobile devices, including Apple phones and tablets.
- Choose the option for a text to be sent every time there’s a transaction on your account.
- Beware of unsolicited emails, texts or calls from “your bank” or “the police” warning you about an issue with your account or requesting confidential details, as they could be a scam. These warnings usually demand urgent action to avoid losing money or having your account closed. If in doubt, call your bank on the number you know to be authentic.



If you’re the victim of an actual or attempted fraud, contact your bank immediately and also report it to **Action Fraud on 0300 123 1040** or at www.actionfraud.police.uk. In Scotland, report it to Police Scotland by calling 101.

Get Safe Online

Get Safe Online is the UK's leading source of information and advice on online safety and security, for the public and small businesses. It is a not-for-profit, public/private sector partnership backed by law enforcement agencies and leading organisations in internet security, banking and retail.

For more information and expert, easy-to-follow, impartial advice on safeguarding yourself, your family, finances, devices and workplace, visit www.getsafeonline.org

If you think you've been a victim of online fraud, report it to Action Fraud, the UK's national fraud and cybercrime reporting centre on **0300 123 20 40** or at www.actionfraud.police.uk

In Scotland, report fraud to Police Scotland by calling **101**.



www.getsafeonline.org



Renfrewshire
Council

OFFICIAL PARTNERS
