

# SOME IMPERSONATORS WON'T BE SO EASY TO SPOT

FraudSMART.   
Informed. Alert. Secure.

**TOP 10  
TIPS**

Check, chat and challenge  
someone you care about  
**FraudSMART, play  
your PART**



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TOP 10

TIPS

1. Never respond to an email or text asking for financial, personal or security information.
2. Your personal details are precious – always keep PINs and passwords private.
3. Don't click on links or attachments in unsolicited emails or texts. Log into accounts and websites directly.
4. Remember, card issuers and banks never ask for PIN or security details.
5. Don't assume an email, call or text is genuine because someone has basic information like your name or address. Fraudsters use publicly available information to lure you in.
6. Did you know it takes two people to terminate a landline call? Make sure you hear a dial tone when you hang up or call back to check the caller's ID – and never use a number given to you by the caller.
7. Always keep your debit/credit card in sight when paying for goods or services.
8. Cover your PIN every time you pay using your card and at the ATM.
9. Unsecured public Wi-Fi networks are hotspots for fraudsters – use 4G when shopping or banking online.
10. If something doesn't feel right, it probably isn't. Stay in control and don't be rushed into making a decision you might regret. It's always better to **check, chat and challenge**.



FraudSMART is a fraud awareness initiative developed by Banking & Payments Federation Ireland (BPF).

