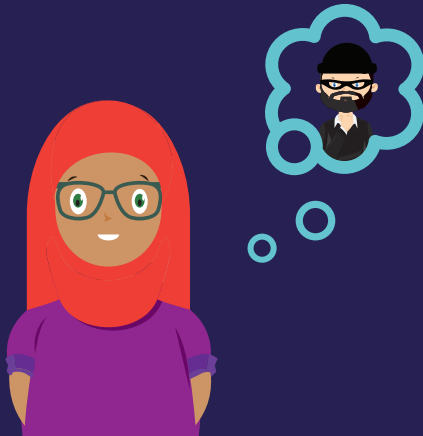


FraudSMART 

# 10 Top Tips



1. Financial institutions will never call, text, WhatsApp or email you to ask for financial, personal or security information.
2. Do not respond to unsolicited texts, calls, WhatsApp or email messages. If in doubt, call your bank's Customer Service using the number printed on the back of your bank card or log into official accounts and websites only.
3. Never click on links or attachments from text or WhatsApp, no matter how genuine they might look. Block a suspect number on your phone immediately and then delete the message.
4. Your personal details are precious. Always keep PINs, passwords and authorisation codes private and do not share them with anyone, even if they say they are from your bank.
5. Don't assume a call, text or email is genuine because someone has basic information like your name or address. Criminals use publicly available information to lure you in.
6. Did you know it takes both the receiver and the caller to terminate a landline call? Make sure you hear a dial tone when you make your next landline phone call and never ring a number given to you by a caller – use an official number from an independent source.
7. Always keep your debit and credit cards in sight and details out of earshot when paying for goods and services. Remember to cover your PIN every time you use your card for payment and at an ATM.
8. Unsecured public Wi-Fi networks are hotspots for criminals – use your own mobile data (3G or 4G) when shopping or banking online.
9. 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.
10. If you believe that you are a victim of fraud, immediately contact your bank and report to your local Garda Station. Fraud is everywhere, be vigilant and remember your ABCs -



**Always be alert**  
**Bide your time**  
**Contact your bank.**

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



[www.FraudSMART.ie](http://www.FraudSMART.ie)