

STAY ONE STEP AHEAD OF FRAUDSTERS WITH OUR GUIDE

To help keep you and your money safe, we've put together a few tips and some simple steps to help you protect yourself.

Fraudsters are more organised, sophisticated and determined than ever before. And they're constantly developing new ways of defrauding people.

Please read on to see how to help keep you and your money safe.

REMEMBER YOUR ABCs

DON'T ASSUME

Be wary if someone you know sends you a text or WhatsApp message from a new number saying their phone is broken and this is their new number.

The caller ID on your phone is easily spoofed. And just because someone knows some details about you, such as your bank account number, last four digits of your debit or credit card, or your broadband provider, this doesn't mean they're genuine. This information can easily be bought, researched or guessed.

DON'T BELIEVE

We'll NEVER call you to ask you for any codes or online banking details, and we'll NEVER ask you to send your money to another account – fraudsters might.

ALWAYS CONFIRM

If you've been contacted out of the blue, the person might not be who they say they are.



SOME STEPS YOU CAN TAKE

Always speak to the person to check this is genuine.

Take Five – if you weren't expecting the call, tell the caller you'll call them back.

Call back on a number you know, using a different phone if possible.

NEVER approve payments you don't know anything about, especially if you're being asked to.

A bank or service provider will NEVER call you unexpectedly and ask you to click on a link, enter commands into your phone or download software. This may give the fraudster access to your device or divert your calls to them.

NEVER log in to your online banking at someone else's request.

If you're not sure who you're talking to, call them back on a number that you know and trust, using a different phone where possible.

Always check payment details are correct, as emails and messages can be easily faked, and the bank details in them changed to fraudulent accounts. Call the person you're paying on a trusted number to confirm the payment details. And NEVER ignore the confirmation of the payee if it doesn't match.

If we do call you unexpectedly, ask the caller for your challenge word. If they can't provide it, don't accept any excuses and HANG UP right away.

YOUR CHALLENGE WORD

This is an agreed word or phrase, so you know a call from us is genuine. If you haven't set up your challenge word already, simply contact your banker or speak to **Coutts 24** on **020 7957 2424**. They'll give you a form to complete to set up your challenge word.

Setting up a challenge word acts as an extra layer of protection and helps reduce the chances of falling victim to scams and potential losses.



LEARN MORE

For more tips and support on how to help keep your money safe, visit our fraud hub at coutts.com/fraud

HOW TO USE IT

If you get an unexpected call from us, you should ask for your challenge word.

CALLER: "Hello, it's Alex calling from Coutts."

YOU: "Hello Alex, just so I know you're from Coutts, could I have my challenge word please?"

CALLER: "I'm sorry, my system isn't working properly today so I can't access it, but I can give you the last four digits of your credit card."

YOU: "I'm sorry, I won't talk to you until you can give me my challenge word."

YOU: HANG UP