

Safe online and mobile banking



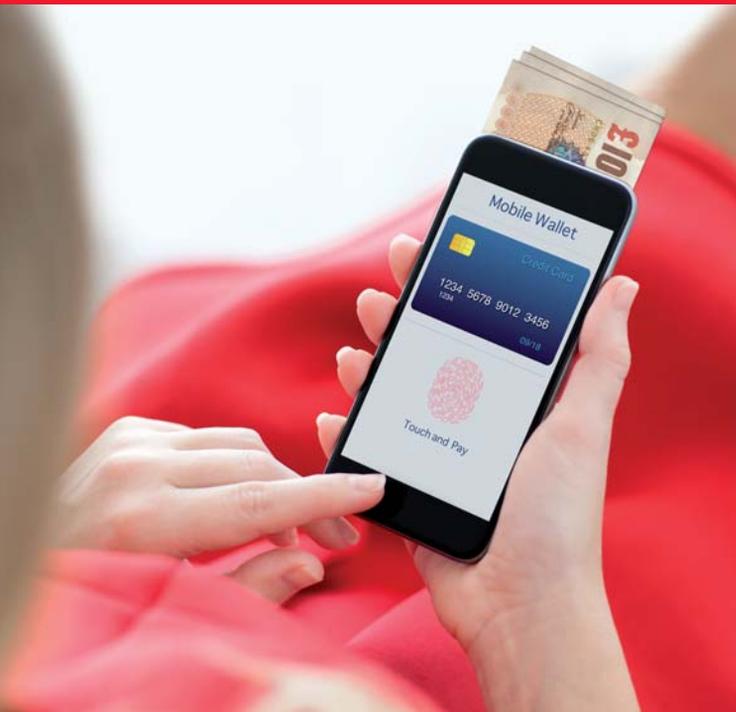
Internet Safety
Starts with **you.**



Online banking is fast and convenient and saves the legwork associated with regular visits to the branch or ATM to check your account. Mobile banking – a type of online banking – has now become the most popular way that we manage our finances in the UK.

Banking via computer, mobile phone or tablet – whether on a bank's official website or app – is inherently safe because of banks' technical safeguards and the need to prove our identity. The safety and security issues around online banking come from not taking care, as there are many ways to for criminals to obtain your confidential information without you even realising that it is happening.

To safeguard yourself and your finances, start by taking a few moments to read this leaflet.



Top tips for safe online and mobile banking

- Create strong passwords and PINs and keep them strictly to yourself! Have different passwords for your online accounts, in case one or more get hacked.
- Spot the signs of an email, call, text or post which sooner or later leads to a request for your confidential information. No authentic communication from a bank will do this.
- Make sure you're using an internet connection that you are certain is secure, before connecting to your bank. Wi-Fi hotspots are a no-go, however secure you think they may be.
- Look for 'https' at the beginning of the address and the padlock symbol in the browser frame.
- Only ever visit your bank's website by entering the address into your browser or using a bookmark you have created using the correct address.
- Ensure you have effective and updated internet security software and firewall (if using a computer) running before you log in to your bank account.
- Always check your statements, and report unexpected transactions immediately.
- Switch off paper statements. If you do still want or need them, store securely, and shred before throwing them away.
- Get the latest updates to your computer or mobile operating system, and other software programs and apps.
- Be aware of 'shoulder surfers' behind you, viewing what you're doing online.

For more information on safe online and mobile banking, please visit

www.getsafeonline.org, click 'Shopping, Banking & Payments' and select 'Banking'

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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 a number of government departments, law enforcement agencies and leading organisations in internet security, banking and retail.

Our advice is free, authoritative, informative, impartial and easy to follow.

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