

Stay safe from fraud

Criminals use exceptional circumstances, like the current COVID-19 situation to lull people into believing that the contact they're making is genuine.

They pretend to be from your building society, bank or the police and claim they are dealing with coronavirus-related issues that require you to respond by paying money or providing personal information that will allow them to access your account.

They often use pressure tactics to stop you thinking about what they want you to do for them.

To be clear, a building society or bank will never:

- Ask you to disclose details about your accounts or where relevant
- Encourage you to move funds from your own account into a different "safe" account
- Encourage you to order and pay for UK cash via the phone or internet.
- Charge up-front fees for repayment holidays
- Make home visits to collect mortgage arrears on your doorstep
- Demand an immediate payment of mortgage arrears over the phone
- Demand payment of mortgage arrears via email providing you with a link through which to make payments.

Individuals who approach you saying they're building society or bank employees and who pressurise you in the ways listed above are criminals.

Stop – Take a moment to think.

Challenge – Don't be afraid to ask questions or to say "No" and end the conversation.

Protect – If you think you've been the victim of fraud, contact the building society or bank from which you've made the payment immediately

For more information on protecting yourself from fraudulent activities visit
<https://takefive-stopfraud.org.uk/>