

What's phishing?

Phishing is a form of fraud where an attacker tries to learn information such as login details or account information by acting as a trustworthy company or person in an email, message, or other communication.

Phishing works because cyber-criminals go to a lot of trouble to hide their "bait" as authentic communication.

If an attacker gains access to your computer or phone, they could find out your banking information or personal details, and as a result, you could lose money or have your information copied and sold.

Protecting yourself from scams and phishing requires knowledge, awareness, and caution.

By staying informed and following the tips in this guide, you become the guardian of your digital security.

Remember, if something seems too good to be true or raises suspicions, take a step back and think again before taking any action.

**Stay safe,
stay secure!**

Protect yourself online

A guide to recognising phishing emails and avoiding scams online



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How to spot a phishing email

There are many things you can look out for to find out if an email is dodgy:

- It may contain a generic greeting rather than your name, e.g. Dear Sir/Madam
- Has incorrect spelling or grammar
- Urges you to take immediate action
- Requests personal information
- Could include an attachment
- The sender's name and email address don't match or are spelt incorrectly
- The link(s) in the email do not match the URL it redirects to – you can see the link by hovering over it before deciding whether it's safe to link on. If it's suspicious, DO NOT CLICK!
- Links in the email lead to websites that ask for passwords or credit card and personal details. Links can also lead you to websites that can infect your device with malware (this is called a drive-by attack).
- The URL does not match the company website
- Check the URL starts with https:// (this means its secure which makes browsing safer)

How to keep safe online

Here are some clever tips and tricks to keep yourself safe:

- ✔ **Use strong, unique passwords** – create complex passwords with at least 12 characters
- ✔ **Use a phrase rather than one word**, with a mix of lowercase, uppercase, symbols, and numbers, as well as being unrelated words, e.g. GreenAngryBab00n!
- ✔ **Don't use family members or pets' names** in your passwords
- ✔ **Don't use the same password** for multiple sites
- ✔ **Use a password vault to store your passwords.** Vaults help you create and manage unique passwords for every site. We recommend: NordPass (free), as well as 1password and keepersecurity (\$3 per month with additional security and they advise of data leaks).
- ✔ **Don't save your password to a login screen** so it's there automatically when you go to log in
- ✔ **Enable Two-Factor (2FA) or Multi-Factor Authentication (MFA)** – this is where you'll get an email or text with a code to log in
- ✔ **Ensure you have face or finger print scanning** set up on your phone for access
- ✔ **Regularly update your operating system,** antivirus software, and applications

What about social media?

Competitions can be run on social media, (particularly around Christmas time), but sometimes they are a scam.

Here are some 'red flags' to look out for:

- ✔ Try checking out the page they are run from. **Scroll down and view how long the page has been around** – often scammers will set up the page solely for the purpose of the scam competition and it may only be a few days or weeks old. If it's recent – don't enter!
- ✔ **If you're asked to enter personal details** such as your address, date of birth, or credit card details as part of the competition, this is another example that it might be dodgy.
- ✔ If you do enter a competition and receive a notification saying you've won a prize, be cautious! **Often scammers will send a private message to people that comment on competitions saying they've won.** The message may ask you to click on a link to enter your address and credit card details to pay for shipping for your prize. Again, this is likely to be a scam as if you win a prize, the company will generally cover the costs to get your prize to you!

