



Helping our communities,
customers and businesses
stay financially safe online.



Together we thrive



Here are some back-to-basic tips that can help you to stay safe. It isn't an exhaustive list, but it's a great place to start.

- 1 Choose, use and protect your **passwords** carefully, and use a different one for every online account in case one or more get hacked.
- 2 Look after your **mobile devices**. Don't leave them unattended in public places, and protect them with a PIN or passcode.
- 3 Ensure you always have **internet security software** loaded on computers and a similar app on your mobile devices, and that this is kept updated and switched on. Remember that smartphones and tablets can get compromised as much as computers.
- 4 Always **download software, operating system and app updates** when prompted, as these frequently contain security fixes and improvements. If possible, set them to update automatically.



- 5 You mustn't assume that **Wi-Fi hotspots** in places like cafes, bars and hotel rooms are secure, so never use them when you're doing anything confidential online. Instead, use 3G or 4G or if it's for work, a VPN (virtual private network).
- 6 Never reveal **too much personal or financial information** in emails, on social networking and dating sites and in person. You never know who might see it, or use it.
- 7 Always consider that online or on the phone, **people aren't always who they claim to be**. Fake emails and phone calls are a favourite way for fraudsters to approach their victims.
- 8 **Don't click on links in emails**, posts, tweets or texts – and **don't open attachments** – if the source isn't 100% known and trustworthy, or it seems strange that you'd be receiving them.
- 9 Never pay for anything by **direct bank transfer** – including goods, services, tickets, travel and holidays – unless it's to someone you know personally and is reputable.
- 10 Take your time and **think twice**, because everything may not be as it seems.
- 11 Remember that if something seems **too good to be true**, it probably is.

To find out more visit
www.ciiom.hsbc.com





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