

Money Matters with Les Conway

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Nine Tips to Avoid Becoming a Victim of Cyber Crime

Cyber-crime is increasingly common. Just ask the thousands who were affected when hackers targeted Tesco Bank last month in one of the UK's biggest ever attacks.

As our financial lives move more and more online, the threat of digital fraud grows greater and more cunning. An increasing number of people are falling victim to email scams which have been nicknamed phishing. It's a technique which tricks the user to reveal confidential information such as passwords and pass codes.

The phishers, or better known as hackers, use a wide range of tactics. Here are four ways you can protect yourself. The full guide (including the additional five tips) is available from our website below.

1. Learn to spot suspected phishing emails

There are some common things that highlight a phishing email:

- They replicate the image of a real company
- Often copy the name of a company or an actual employee within that company
- Include sites that are visually similar to a real business where bad grammar is often the key to spot this approach

2. If in doubt call your bank directly

Your bank, building society or any financial institution

will never ask you to send your passwords or personal information by email. Never respond to these emails and, if you have even the slightest doubt, call your bank directly for clarification.

3. Don't follow clicks or hyperlinks within the email

Do not click on hyperlinks or links attached in the email, as they might direct you to a fraudulent website. Re-type the web address directly into your browser. It's a few seconds slower but a heck of a lot safer.

4. Protect your computer

Common sense is crucial in keeping your computer protected and so is good antivirus software to block these types of attack. You should always have the most recent update on your operating system and web browsers as these are regularly updated to protect users.

Get all nine tips by visiting www.essentiallyfinancial.co.uk.



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