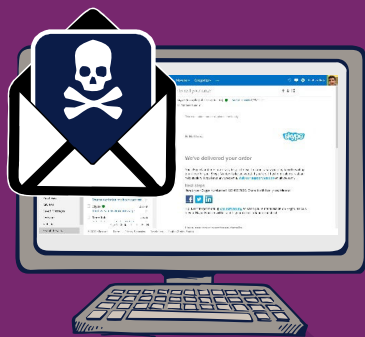


# Phishing attacks

## Dealing with suspicious emails

Phishing emails try to convince users to click on links to dodgy websites or attachments, or to give sensitive information away (such as bank details). This advice includes tips about how to spot the most obvious signs of phishing, and what to do if you think you've clicked a bad link. For more information, please visit [www.ncsc.gov.uk/phishing](http://www.ncsc.gov.uk/phishing).



## What is phishing?

**Phishing** is when criminals attempt to trick people into doing 'the wrong thing', such as clicking a link to a dodgy website.

Phishing can be conducted via a text message, social media, or by phone, but the term 'phishing' is mainly used to describe attacks that arrive by email.

Criminals send phishing emails to **millions of people**, asking for sensitive information (like bank details), or containing links to bad websites. Some phishing emails may contain viruses disguised as harmless attachments, which are activated when opened.

## Make yourself a harder target

Information from your website or social media accounts leaves a 'digital footprint' that can be exploited by criminals. You can make yourself less likely to be phished by doing the following:



Criminals use publicly available information about you to make their phishing emails appear convincing. **Review your privacy settings**, and think about what you post.



Be aware what your friends, family and colleagues say about you online, as this can also reveal information that can be used to target you.



If you have received an email which you're not quite sure about, **forward it to the NCSC's suspicious Email Reporting Service (SERS): [report@phishing.gov.uk](mailto:report@phishing.gov.uk)**

## What to do if you've already clicked ?

The most important thing to do is not to panic. There are number of practical steps you can take:



Open your antivirus (AV) software, **and run a full scan**. Follow any instructions given.



If you've been tricked into providing your password, you should **change your passwords on all your other accounts**.



If you have lost money, you need to report it as a crime to Action Fraud. You can do this by visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk).

## Tell tale signs of phishing

Spotting a phishing email is becoming increasingly difficult, and even the most careful user can be tricked. Here are some tell tale signs that could indicate a phishing attempt.



Is the email addressed to you by name, or does it refer to 'valued customer', or 'friend' or 'colleague'? This can be a sign that the sender does not actually know you, and that it is part of a phishing scam.



Others will try and create official-looking emails by including logos and graphics. Is the design (and quality) what you'd expect?



Does the email contain a veiled threat that asks you to act urgently? Be suspicious of words like 'send these details within 24 hours' or 'you have been a victim of crime, click here immediately'.



Look at the sender's name and email address. Does it sound legitimate, or is it trying to mimic someone you know?



Your bank (or any other official source) should never ask you to supply personal information in an email. **If you need to check, call them directly.**



**If it sounds too good to be true, it probably is.** It's most unlikely that someone will offer you designer trainers for £10, or codes to access films for free.

# Don't let a scammer enjoy your retirement



Find out how pension scams work, how to avoid them and what to do if you suspect a scam.



Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

## Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

## If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA)  
by contacting their Consumer Helpline on **0800 111 6768** or using the reporting form at [www.fca.org.uk](http://www.fca.org.uk)
- Report to Action Fraud  
on **0300 123 2040** or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- If you're in the middle of a transfer, **contact your provider immediately** and then get in touch with The Pensions Advisory Service (TPAS) at [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk)

# Four simple steps to protect yourself from pension scams

1

## Reject unexpected offers

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.\*

2

## Check who you're dealing with

Check the [Financial Services Register \(www.register.fca.org.uk\)](http://www.register.fca.org.uk) to make sure that anyone offering you advice or other financial services is FCA-authorised.

If you don't use an FCA-authorised firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice.

Beware of fraudsters pretending to be from a firm authorised by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

3

## Don't be rushed or pressured

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

4

## Get impartial information and advice

The [Pensions Advisory Service \(www.thepensionsadvisoryservice.org.uk\)](http://www.thepensionsadvisoryservice.org.uk) – Provides free independent and impartial information and guidance.

[Pension Wise \(www.pensionwise.gov.uk\)](http://www.pensionwise.gov.uk) – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options.

**Financial advisers** – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.