



Staying Safe Online

Tips for staying secure when using the internet

The information and recommendations in this presentation are provided for information purposes only. To the extent that any such information or recommendations constitute financial advice, they do not take into account any person's particular situations or goals. We recommend that you seek advice specific to your circumstances from your financial adviser.

Agenda

- Tips on how to avoid a scam
- Useful information to help protect yourself
- Advice on what to do if you've been scammed

Scams

Scams are deceptive, uninvited contacts or promises to trick you into giving away your money, bank account details, or personal information.

Research from the Ministry of Consumer Affairs found that **15%** of New Zealand adults have been scammed or tricked out of money.

Phishing Scams

Phishing scams target unsuspecting people by email.

- They may ask you to validate or confirm your banking details.
- These emails typically include links to websites that look similar to your bank's website

Phishing Scams

What can you do to stay safe?

- Don't open or reply to unsolicited emails
- Don't click on the link provided
- Don't call the phone number provided in these emails
- Do delete these emails

Phishing Scams

Tip: Your bank will never email you asking for your personal banking details.

Credit Card Scams

Credit card scams target people by phone, internet, and email.

- They may trick you into disclosing your card details
- They may make internet purchases via unsecure payment sites

Credit Card Scams

What can you do to stay safe?

- Don't give out your personal information or account details of the phone or internet
- Do keep your card PIN and account details safe
- Do run regular virus checks on your computer

Credit Card Scams

Tip: Secure internet payment pages are identified with a padlock.



Tips for Staying Safe

- Make sure your devices have up to date security software installed.
- Create passwords others won't be able to guess, but you'll remember, and don't write them down!
A phrase, or song, might be useful for this. For example: 'l2tTW2s', instead of 'I'd like to teach the world to sing'.
- Log out of shared computers.
- Ask friends or family for advice.

I was scammed... what should I do?

1. Contact your Bank as soon as possible to have your account closed and/or your credit card cancelled.
2. Banks take it personally when their customers are targeted by scammers. Bank staff will be helpful and understanding.
3. If the scammers get hold of personal identification documents (such as your driver's licence or passport) contact the Police or the agency/department that has issued the documents.

Empower yourself

Remember that it's OK to say NO and it's OK to DELETE

- Protect yourself
- Protect others
- Know the scams
- Helpful sites:
 - www.theorb.org.nz
 - www.scamwatch.govt.nz
 - www.dia.govt.nz/Services-Anti-Spam-Reported-Scams

Questions?

