

An elderly man with glasses and a striped shirt is pointing at a laptop screen. An elderly woman with short grey hair and a blue shirt is looking at the screen with a smile. They are sitting at a table with a white mug. The background is bright and slightly blurred.

# Cyber Security At Home

Stay safe online  
& on the phone



Bank of  
Ireland

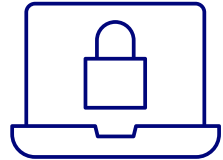
# Protect yourself from fraud online and on the phone

Fraudsters use different tactics to try and trick you into sharing your personal details so that they can steal your money.

## What the fraudsters might do

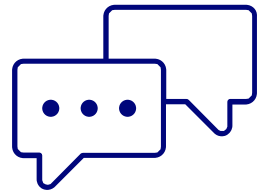
They may pretend to be from your bank, credit card company or another company you trust and:

- **Send you an email or text message**, usually asking you to click on a fake link.
- **Phone you** asking for your password, full login PIN or bank account number.
- Ask you for a **'one-time password'** or code that you have received from Bank of Ireland by text.
- Put you **under pressure** to provide your details, often being persistent and aggressive.
- Make **urgent threats**, for example, that you won't be able to use your bank account or your computer if you don't do what they say.
- Tell you the **first four digits** of your card number and ask you to confirm the rest.
- Ask if you made a **recent transaction** at a well-known store, such as a supermarket. The fraudster is only guessing this information to sound more believable.
- Claim that some payments have already been made from your account to a **foreign country** and that they can 'stop' any more going through.
- Try to convince you to **transfer money out** of your account, for example using a money transfer service.



## What you can do

- **Don't give away personal or banking information.** No matter what story you are told, if it seems a bit odd or out of the blue, don't give away your passwords, personal details or banking details.
- We might send you a text with a one-time code in it so you can complete your online registration, verify an online card transaction, or add a new payee. **Never ever give that code to anyone.**
- **Don't click on any suspicious links** in emails or texts. Remember: Bank of Ireland will never ask you for personal banking details in an email. Any suspicious emails relating to your Bank of Ireland accounts should be sent to [365security@boi.com](mailto:365security@boi.com)
- **Bear in mind that fraudsters can insert a fake text** into a thread of genuine Bank of Ireland messages so always be careful and if something doesn't seem right, don't click and don't reply.
- **If you receive a suspicious call, hang up** and don't call back any number the caller may have given you because it could be fake. If you then attempt to call Bank of Ireland using an official number from the list below, ensure first that you have a dial tone as some fraudsters can stay on the line. Remember: Bank of Ireland will never ask for your full login PIN or full banking details.
- **Log out** of your online banking session when you are finished.



## Speak up

If you are concerned, speak to someone at your local bank branch or, if you think you have already been a victim of fraud, contact An Garda Síochána.

Call 365 Online on **1890 365 200** or **0818 365 365** to report online fraud, suspicious activity on your account or if you have provided personal information in response to a suspicious email, text or phone call.

## Emergency Contact Numbers

### Republic of Ireland

Freephone: **1800 946 764** (personal and business)



### Great Britain & Northern Ireland

Freephone: **0800 121 7790** (for 365 credit card customers)

### Great Britain & Northern Ireland

Freephone: **0800 032 1288** (for Business On Line & Global Market customers)

### Everywhere outside Republic of Ireland, Great Britain & Northern Ireland

Not Freephone + **353 56 775 7007**

[bankofireland.com/security](https://www.bankofireland.com/security)

Disclaimer: This information is intended only as guidance to increase awareness of online fraud and, while Bank of Ireland has made every effort to ensure the accuracy of this content, no responsibility is accepted by, nor liability assumed by or on behalf of, Bank of Ireland.