

Tips to help keep your accounts safe

- ✓ Use a mix of letters and numbers when choosing your password, and avoid including your name or birthday
- ✓ Use different passwords for every online account
- ✓ Regularly check your accounts and report any unusual changes
- ✓ Keep your contact details updated so we can contact you about unusual activity
- ✓ Stay updated on the latest scams

Things to avoid

- ✗ Don't share your secure details (such as username, password or memorable information) with anyone
- ✗ Don't share confidential information over the phone (we won't ask for this)
- ✗ Don't let someone you don't know use your computer or mobile devices
- ✗ Don't click on links in suspicious texts or emails
- ✗ Don't send money to someone you don't know

Useful resources

takefive-stopfraud.org.uk

A national campaign led by Financial Fraud Action

actionfraud.police.uk

The UK's national fraud and cyber-crime reporting centre.

cifas.org.uk/individuals

The UK's leading fraud prevention services

fca.org.uk/consumers

Regulators of all financial services providers in the UK

cyberaware.gov.uk

A Home Office campaign to help protect individuals and businesses against cyber crime

*We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. Leeds Building Society, 26 Sovereign Street, Leeds, LS1 4BJ. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training. Take Five is a national campaign that offers straightforward and impartial advice to help everyone protect themselves from preventable financial fraud. This includes email deception and phone-based scams as well as online fraud – particularly where criminals impersonate trusted organisations. Led by Financial Fraud Action UK Ltd (FFA UK), it is being delivered with and through a range of partners in the UK payments industry, financial services firms, law enforcement agencies, telecommunication providers, commercial, public and third sector. Visit: takefive-stopfraud.org.uk for more information about Take Five and which partners are involved.

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Helping fight fraud together

Your guide to staying safe



 Leeds Building Society


TO STOP FRAUD™

We support the Take Five campaign, which promotes fraud awareness and prevention. Take Five's key message is: **Stop, Challenge, and Protect.**

What is Take Five and how does it help prevent fraud?

Take Five is a national campaign offering straight forward advice that helps prevent email, phone-based and online fraud. In particular, where criminals pose as trusted organisations requesting personal or financial information.

Stop

Taking a moment to stop and think before parting with your money or information could keep you safe.

Challenge

Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect

Contact your bank immediately if you think you have fallen for a scam and report it to Action Fraud.



TO STOP FRAUD™

We're committed to keeping you safe. A big part of that means doing all we can to help protect our members from fraud. With the support of the Take Five campaign, we are raising awareness of potential fraud by sharing helpful tips and guides.

For further information on the Take Five campaign, you can visit takefive-stopfraud.org.uk.

Common Scams

Phone Scams

Criminals may call, pretending to be from your bank or the police, and claim there's been fraud on your account. Remember, your bank will never ask for your PIN or password over the phone, or ask you to transfer money to them. Stay alert and hang up if something feels wrong.

Email Scams

Criminals can also 'phish', meaning they'll use emails to try and get your details. They may ask you to verify/update your details or reactivate an account. Fake email addresses are also common. Take a moment to check if emails seem genuine, stay suspicious and don't click on unknown links. If you get a scam email, forward it to Action Fraud.

Text Message

Texts can look like they're from your bank or a trusted organisation, but actually be from criminals. They might say there's been fraud on your account and ask you update your details. Before sharing any data, stop and think. If you think it's a scam, report the text message.

Online Fraud

Many banks and browsers offer security software to keep you safe online. They can help you avoid pop-ups, 'scam alert' messages with malware and fake retailer websites that want your financial information.

Other Scams

Sale and Rent Schemes

Fraudsters may advertise properties that don't exist or offer rentals at attractive prices to lure victims. Protect yourself by making sure properties and landlords are genuine before making any payments.

Illegal Loans

Unlicensed money lenders may offer quick loans with misleading interest rates, trapping borrowers in a cycle of debt. You should only borrow from authorised and regulated lenders. Read and understand loan agreements before signing.

Cost of Living Related Fraud

Scammers may exploit rising living costs by targeting vulnerable people with offers of money or fake investment opportunities. Make sure to do your research and seek advice from financial advisors. Avoid deals that sound too good to be true.

Romance Scams

Fraudsters take advantage of people looking for partners on dating apps, website or social media by pretending to be potential companions. They play on emotions to get money, gifts and personal/financial information.

What to do if you think you're a victim

Report any potential card or bank account fraud immediately to your bank or financial services provider. Then contact Action Fraud on **0300 123 20 40** or at actionfraud.police.uk. If you think there's been fraud on your Leeds Building Society account, report it to us on **03450 50 50 75***.