


# FRAUD: GET PROTECTED

Fraud and scams are where a fraudster tricks you for their own financial gain. Fraud can happen without you even realising, whereas a scam takes place when someone persuades you to complete an action on their behalf. Every year, fraudsters scam over 120,000 innocent people out of £455 million.


We all think fraud and scams are something that happens to other people, but the truth is we're all equally vulnerable. Criminals know how to pressure us into situations that put us at risk.



**1 NEW MESSAGE**



Does it encourage you to take urgent action, or threaten you with account closure if you don't act quickly?



Does it tell you that you're owed money that you weren't aware of?


Does it encourage you to click on a website link in an SMS or email from an unknown sender?

Does it ask you for personal, confidential or security information?

Does it ask you to reply, or verify your account?

Does it have poor spelling, formatting or grammar?

Does it ask you to verify new payees, transactions or devices?




Does it appear to be genuine, but when you look closer, something's not quite right?

Does it ask you to transfer money to a 'safe account' or withdraw cash and hand it over to the 'police' for investigation?

Does it contain an offer that seems too good to be true?

Does it claim that your payments have changed and ask you to change your payment details?



If you're an HSBC customer and you're worried about fraud on your account, visit our Security Centre at [hsbc.co.uk/help/security-centre/](https://www.hsbc.co.uk/help/security-centre/), pop into your local branch or call us on 03457 404 404.

Alternatively, if you have a fraud related question, you can chat to us anytime in the App, at [hsbc.co.uk](https://www.hsbc.co.uk) or on Facebook Messenger.

If we all **work together**, we can be better protected and keep your money safe.