## OUR NEWS



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## Be Cyber Aware during the Christmas shopping period

Acton Fraud and the National Cyber Security Centre are urging our readers to protect their personal accounts, check before they buy, and use secure payment methods in order to stay ahead of the threat from criminals this shopping season.

TIPS ON HOW TO KEEP CYBER AWARE

New data from the National Fraud Intelligence Bureau (NFIB) shows shoppers lost over £15 million to cyber criminals during the festive period last year, with an average loss of £1,000 per person. Take these steps to ensure you are more protected during the Christmas shopping period.

- Protect your accounts: set up 2-step verification and use three random words passwords to prevent cyber criminals from gaining access to your shopping, bank or email accounts.
- Check before you buy: Research online retailers, particularly if you haven't bought from them before, to check they're legitimate. Read feedback from people or organisations that you trust, such as consumer websites.
- Pay securely: Use a credit card when shopping online, if you have one. Most major credit card providers protect online purchases and are obliged to refund you in certain circumstances. Using a credit card (rather than a debit card) also means that if your payment details are stolen, your main bank account won't be directly affected. Also consider using a payment platform, such as PayPal, Google or Apple Pay. And whenever you pay, look for the closed padlock in the web address bar it means your connection is secure.

If you've received an email you're not sure about, forward it to the <u>Suspicious Email Reporting Service (SERS)</u> at <u>report@phishing.gov.uk</u>. If you've received a suspicious text message, forward it to 7726 (free of charge).

If you think you've been a victim of fraud, contact your bank immediately and report it to Acton Fraud online at <a href="actonfraud.police.uk">actonfraud.police.uk</a> or by calling 0300 123 2040.

More information on the <u>NCSC's Cyber Aware</u> <u>campaign</u> and online shopping safety can be found on the <u>NCSC website</u>.









