



Phishing, vishing and smishing

There are numerous types of fraud where you could be contacted in order to try and scam you into parting with your money. There are many ways that fraudsters will try to contact you directly in order to try a scheme. This is called social engineering as they are manipulating their victims into thinking that they are someone of authority that the victim can trust.

PHISHING

If you've heard the term 'phishing' before, you may know that it's not all about a lovely afternoon spent by a lake. Phishing with a 'ph' is actually the fraudulent activity of sending an email that is pretending to be from a reputable business that is trying to convince people to share personal details such as card numbers and passwords to gain access to their funds.

If you are suspicious of an email that you have received, don't click on any links that have been included. Type in the URL yourself to investigate in a new window, or, even better, contact the sender of the email via their customer service and see whether the email is legitimate.

VISHING

Similarly to phishing, vishing is when a criminal makes phone calls or leaves answerphone messages pretending to be from a bank or building society to get the victim to release personal information that would lead them to gain access to their finances.

Don't assume that anyone calling is really who they say they are. For example, if you suspect that the call is not genuine, then hang up, wait 15 minutes and then call them back on their customer service line. Fraudsters have been known to keep phone lines open after a call is ended, and then continue posing as the genuine call centre. If it is actually your bank, they won't mind you doing this to confirm that the call is genuine.

SMISHING

Finally, in the same vein is smishing. This is with the same aim as phishing and vishing, with criminals wanting to access personal details for financial gain but it is executed through text messaging. Smishing is dangerous as you could click on a link in a text message without thinking as it is something that some people use multiple times a day on autopilot.

