

PROTECT YOURSELF FROM IDENTITY THEFT AND FRAUD



**YORKSHIRE
BUILDING SOCIETY**

WELCOME TO YORKSHIRE BUILDING SOCIETY

We are one of the largest building societies in the UK, with 3.5 million members and assets of over £38 billion. Owned by and run for you, we answer only to our members, not to external shareholders. We pride ourselves on treating you as an individual and putting your needs at the heart of everything we do.

Today, with the increased use of technology in financial services, the opportunities have also widened for new and different types of fraudulent activity. This leaflet aims to highlight the sorts of criminal activity you should be aware of and provides guidance on what you can do to reduce the risks of becoming a victim of identity theft and fraud.

Contents

- 4** What is identity theft and fraud?
- 6** How can I protect myself?
- 10** Online protection
- 13** Remember
- 15** Further information



WHAT IS IDENTITY THEFT AND FRAUD?

Identity theft and identity fraud are the fastest growing types of fraud in the UK.

Identity theft is when someone takes your identity, such as your name, address and date of birth, without your knowledge or consent. Fraud takes place when that person uses your identity to obtain goods or services by deception usually by using false or stolen documents such as a passport or bank statement.

- Total fraud has been estimated as costing the UK £193 billion per annum, with identity fraud alone estimated as costing the UK £5.4 billion a year*

*Source: Annual Fraud Indicator 2016 report. National Fraud Authority.

Don't ignore the problem

You may think it's unlikely you will become a victim but it isn't until you apply for credit and have an application rejected that you find out that you've had your identity stolen. Identity theft is not a victimless crime and if you don't act quickly and are blacklisted for credit, it could take years to put right, and you might have difficulty obtaining a mortgage and other credit.

How does it happen?

Criminals use many methods to obtain personal information. Here are some examples of the things they may do:

- Watch for your Personal Identification Number (PIN) at an ATM
- Steal discarded bills and post from your waste bin
- Send random letters or emails
- Telephone you asking for banking details
- Request credit reports in your name
- Skim your card in a shop using a special machine to obtain the card details for fraudulent use
- Set up false 'phishing' websites that may look similar to real websites to capture your personal information.

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HOW CAN I PROTECT MYSELF?

There are numerous ways you can prevent yourself from becoming a victim of identity theft or fraud such as:

- ✓ Keep personal documents in a safe place. Without this information a criminal will find it difficult to pretend to be you
- ✓ Shred important documents like bank statements, bills and mail that include personal information
- ✓ If you move home, tell all the companies that send personal information to you by post so they can update your address on their database

- ✓ Redirect your post so that anyone moving in to your previous address doesn't have access to your personal details. Post is valuable in the wrong hands
- ✓ Be cautious if someone contacts you unexpectedly to confirm personal details. If you doubt the call is genuine, then arrange to call them back using a central switchboard number that you have independently obtained
- ✓ Remember a bank or building society would never ask you for your PIN or whole security number or password over the phone or by email
- ✓ Tell us when you change your name, address, telephone number or email address
- ✓ Check statements and passbooks regularly – if you see an entry is wrong then tell us straight away
- ✓ If someone asks to use your account to deposit funds on behalf of a third party (perhaps offering to pay you for your trouble) – refuse. Often these funds are the proceeds of criminal activity.



ADDITIONAL INFORMATION

Card accounts

- If you have a card account with us (rather than a passbook) don't let anyone else use your card
- Keep your card safe and PIN secret. Don't write your PIN down
- Sign any new cards as soon as they arrive
- Keep an eye on card expiry dates. Call us if your replacement card doesn't arrive
- If you lose your passbook or account card or have these stolen, tell us straight away
- When entering your PIN at cash machines use your spare hand and body to shield the number from prying eyes and hidden cameras
- Don't use an ATM machine which appears to have been tampered with and report any suspicions.

Cheques

- When writing personal cheques ensure the payee details include your name (including initials) i.e 'Yorkshire Building Society a/c (your name)', and draw a line through any unused space on the payee line
- If you request a cheque payable to another institution do not make the cheque simply payable to the institution – include the payee account number and name
- Never accept a cheque or bankers draft from someone unless you know and trust them – consider another form of payment especially for high value goods
- If you withdraw a cheque from your account and it is no longer required, return it immediately to be re-credited to your account so it doesn't fall into the wrong hands.

ONLINE PROTECTION

It is important to do everything you can to stop internet criminals from hacking into your online building society and bank accounts. We've listed some essential precautions below and recommend you do them all as soon as possible. The more you put in place, the harder it will be for fraudsters to access your account.

- ✓ Make sure your computer is secure. Use an up-to-date firewall, anti-virus, anti-malware and anti-spyware package to keep your computer clean. Make sure you apply the latest security patches and updates
- ✓ Remember we will only ever ask you to use three characters from your password as part of our online login process. We will NEVER ask for the whole of YOUR password, except when you want to change it
- ✓ Don't tell anyone your login information. Keep your passwords secret. If you suspect somebody else knows your password, change it immediately
- ✓ Ensure that the PC or laptop you are using to access our online services cannot be overlooked by another person
- ✓ When you have completed your transaction or want to take a break, log-off the service and close down your Internet browser
- ✓ It is best not to use a public computer to access your online accounts because you cannot be certain that the public computer is secure - it may be infected with a virus that could try to collect your password or other personal information
- ✓ Using an email account that is not shared with other family members will help keep your communications confidential.



Third Party Providers

When accessing your accounts or making a payment using an authorised Third Party Provider (TPP), make sure you take the following steps to protect yourself:

- Check with us if your account(s) can be accessed through a TPP, before providing any personal/ account details
- Check with the relevant regulator whether the TPP is genuine before you use it. In the UK, this is the Financial Conduct Authority (FCA)
- Ensure you use the genuine TPP's website. Fraudsters often set up fake versions of websites in an attempt to obtain information
- If you receive any communication from or about a TPP regarding account access or a payment which you have not authorised, contact us as soon as possible
- If you are asked for any security details you are not normally asked for check this with the TPP before providing any information.

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Phishing

Phishing is a common type of fraud where emails are sent with links to fake websites, encouraging people to enter personal, login/card details or account information. Victims may also run the risk of their computer or smartphone being infected by viruses.

Vishing

Short for 'voice phishing', vishing is a type of scam where a fraudster calls claiming to be from a bank/building society, the police or other legitimate company. The fraudster usually advises the victim that there is a problem with their account, computer or card and tries to obtain details from them. They may ask for funds to be transferred to a 'safe' account, or attempt to arrange collection of bank cards.

Smishing

Short for 'SMS phishing', smishing is when fraudsters attempt to obtain personal details of a victim through the use of SMS text messages.

Using any of the methods listed above, fraudsters can obtain enough information to allow them to commit identity theft and bank fraud.

If you receive any emails, calls or texts asking for personal or account information unexpectedly:

DO NOT provide any information, or reply to any emails or texts.

DO NOT follow any instructions given to you, even if they suggest that action is required urgently.

NEVER click on unsolicited website links.

Call your bank, building society or Third Party Provider for help and advice, on a number YOU have verified as being genuine.

REMEMBER:

- We will NEVER ask for the whole of your password, only three characters from it (except when you want to change it)
- We will NEVER send you an email with a link that directs you straight through to any kind of login page
- Always check the URL (address) of the web page you are viewing. All Yorkshire Building Society pages start with one of the following:
 - <http://www.ybs.co.uk/>
 - <http://www.yorkshirebuildingsociety.co.uk/>
 - <https://online.ybs.co.uk/>
 - <http://email.ybs.co.uk>
 - <http://surveys.ybs.co.uk>
 - <http://www.ybs.jobs>
- When you want to log on to our site, it's best to type the whole address yourself, or click on a link saved as a Favourite or Bookmark. This will help you to make sure that you really are visiting ybs.co.uk and not a fake site
- Always check the security of the site before you log on by looking for the padlock symbol. The address bar will also turn green when you are securely connected to our site.

If you receive a suspicious email, please forward it to phishing@emis.ybs.co.uk. We won't be able to respond to each message individually, but each message we receive will be looked into and we will take steps to close down any fake websites we identify.

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How we help to protect you online

- We will never ask you to disclose your whole password to us except when you specifically want to change it and you can only do this once you have logged into your account. When you log in we will randomly ask for three characters from your password
- All pages that display or collect personal information are encrypted. Look for the padlock symbol in your browser status bar
- A team of independent security experts regularly test our website
- We may contact you by telephone, either to check details of changes you have requested online, or to authorise a payment you have set up using internet banking or a Third Party Provider. It is important that you keep us informed if you change your number, and if possible provide more than one number on which you can be contacted. If you receive a call and haven't made a payment or any changes, please contact us as soon as possible
- We do not use email to communicate confidential account information to you except where you specifically request and agree to this
- We will verify your identity before disclosing confidential information over the telephone or re-setting your password
- Your session will time out after a period of keyboard inactivity
- Access to your online account will be locked out after a number of failed access attempts. You will need to call us to reset your account.

Our online security promise

Provided you act honestly and follow our online security advice, **we guarantee to refund in full any money fraudulently taken from your account as a result of computer crime and fraud.**

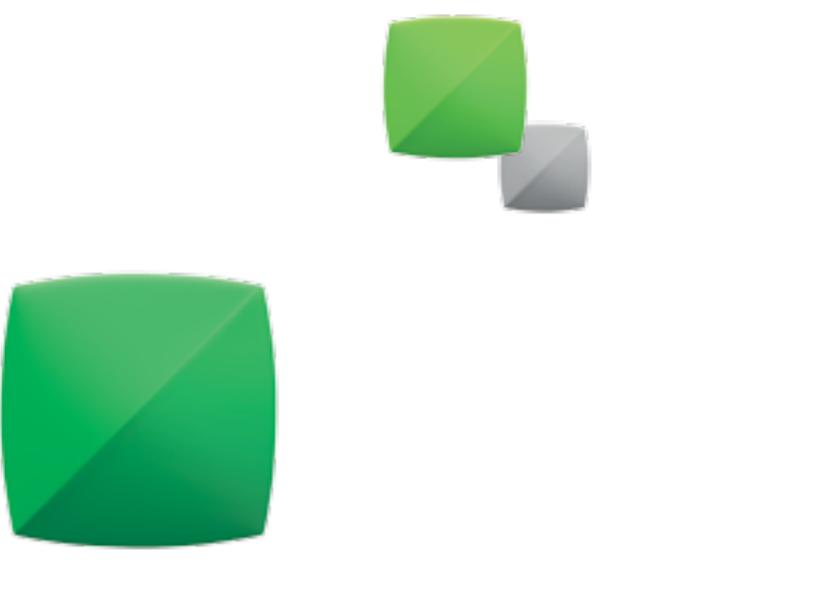
FURTHER INFORMATION

For further information on fraud scams please ask for a copy of our leaflet 'Avoid being an easy target' which is available at branches and agencies, or view the information on the security pages on our website.

There's lots of security advice available. The following links might be useful, but Yorkshire Building Society doesn't specifically endorse any of the advice or products offered or sold on these sites:

- www.actionfraud.police.uk
- www.fca.org.uk/consumers/scams
- www.financialfraudaction.org.uk
- www.getsafeonline.org
- www.moneyadvice.service.org.uk
- www.cifas.org.uk

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Our printed material is available in alternative formats e.g. large print, Braille or audio.

Please visit us in branch or call us on **0345 1200 100**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.