to avoid cyber scammers.

What to look out for

More than 840,000 reports of fraud and cyber-crime were recorded nationwide between 2019 and 2020 – with a 31% increase in cases during the COVID-19 pandemic, research shows.

Red flags

Regular contact 'change of information' or impersonation

Sent from ordinary mobile phone number or bogus email address

Bank transfer/details request

A suspicious or random link

Unexpected nature

Misspellings

Fraudulent Websites



Identifying fake websites is not as easy as it looks. Be aware of reproduced websites: pay attention to the domain name and URL bar – check for a padlock and https and most importantly ask yourself, does this website name sound legitimate?

Hoax **Phone Calls**

Remember, no legitimate person or institution will ask for private information over the phone. Look out for phone calls claiming to be from a bank, computer service company, HMRC or a pension/investment company – these are the most commonly

Bogus **Text Messages**

Often claiming to be from Royal Mail, the NHS or a bank asking you to pay a charge, fee or simply to click on a link. Watch out for request of payment, ordinary mobile numbers, brevity and misspellings!





reported.

Phishing Emails

These emails often claim to be urgent or promise something that seems too good to be true. Beware of emails claiming to be from a service provider urging a rapid change of

information or from HMRC with an unexpected tax rebate. Remember to question, delete and don't click on any links!

Action Fraud has reported that more than £2.5bn has been stolen through fraud and cyber-crime in the last 13 months.



Protect yourself

Regularly check your bank account and report any suspicious activity or suspected fraud to your bank immediately.

Before making an online payment, ensure the website is legitimate (look for the padlock in the URL bar and https).

Most providers - namely banks - won't ask for your personal information over the phone or via text/email.

Keep your personal information safe and secure.

National Crime Agency advice **Stop - Challenge - Protect**

Create your Cyber Action Plan at

https://www.ncsc.gov.uk/cyberaware/actionplar

RAYMOND JAMES

Raymond James Investment Services Limited, a wholly owned subsidiary of Raymond James Financial, Inc. (RJF), is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales number 3779657.

Registered Office Ropemaker Place 25 Ropemaker Street London EC2Y 9LY.