



Seven Deadly Scams – How to keep your money safe.

Hi FIRST_NAME,

Criminals don't take holidays and are finding smarter ways to steal your money. Here are some ways to avoid being scammed.



Being bombarded with texts containing links?

Don't click that link. Take a moment and ask yourself does this seem legitimate. If in doubt, contact the sender on a verified number to check its legitimacy.



Taxi collecting your card?

AIB will never send a taxi or courier to collect your physical card, PIN, or any security details. Always keep these details in your possession.

Offer to fix your PC?



A helpful caller wants to fix broadband or account issues or give you a refund but needs to take control of your device. Stop. Do not download software or apps that can allow a scammer access to your personal device. Never provide one time pass codes or card reader codes to any cold caller.



Investment opportunity too good to be true?

Then it generally is just that. Be cautious of ads advertising high returns on investments. Make sure that you're dealing with the real provider. Always verify the provider is regulated and seek independent financial advice before parting with your money.



Checking in on your accounts?

Always login to your account by using our website at aibni.co.uk or by using our secure Mobile App on your phone. Browsing the internet for login pages can be unsafe and may result in you landing on non-AIB sites.



Security codes being requested?

Always be cautious when providing codes from your AIB security device. Be familiar with when these are required. Do not provide extra codes when requested out of the blue.

Received an email with payment instructions?



Never make a payment on the back of an email instruction. Verbally confirm the details with the sender on a known and trusted contact number.

For more information and to keep up to date with the current scams visit our Security Centre.

Be Fraud Aware

We want to help you understand more about how to protect yourself and your bank account from fraud.

Fraudulent texts:

Criminals can make fake text messages look like they come from us. They can even insert these fake messages into genuine text conversations we are having with you.

One way of spotting a scam is that our web address will have .co.uk at the end. If it has any other ending like .com, it is definitely a scam.

Be careful and never click a link in a text message - even if it appears to be part of a conversation with us. We don't put links into our text messages.

Fraudulent phone calls:

Criminals can call you pretending to be us. They can even mimic our phone number. But remember:

We will never text you a One Time Passcode to cancel a transaction.

We will never ask you to get a code from your Card Reader to cancel a transaction.

We will never ask you not to log back into your account.

You should not share a One Time Passcode code or Card Reader code with anyone if you get an unexpected call or text message, whoever they say they are, **even if they say they are from our fraud team.**

We will never call you to ask for a code we have sent to you, or to ask why you didn't complete the process in the text message.

These codes are the way to make money leave your account. Never share them with anyone including bank staff

Remember: AIB staff including those working in our Fraud teams will **NEVER** ask you for security information, or for you to transfer money out of your account in any of our email, phone or text communications.

If you do receive an email or a phone call that claims to be from AIB and asks you for personal information or to take urgent action, **please do not respond, do not follow the instructions and report it to alert@aib.ie** or call 028 9034 6034 (8.30am to 5pm Monday to Friday, including bank holidays). We may record your call and there may be a charge from your service provider to call us.

For more security advice and pointers on how to protect yourself from Fraud, do refer to the Government '[scamwise.ni](https://www.scamwise.ni)' and '[TakeFive](https://www.takefive.ni)' initiatives, and to the list of AIB contact telephone numbers on our secure website www.aibni.co.uk.



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