

PROTECTING YOUR BANK ACCOUNT



Here are some tips to protect your bank account from a scam or fraud:

- Your bank will never phone to ask for your PIN or your online banking password;
- Your bank will never ask you to transfer money to a new account because of suspected fraud on your account;
- Your bank will never attend your home to collect cash, your PIN, payment card or chequebook;
- Don't reply to emails claiming to be from your bank asking for personal details or passwords;
- When banking online it is advisable to download the security software offered;
- Do not write down your PIN code, online or telephone banking passwords; and
- Create different passwords for different accounts and applications. Use a mixture of upper case and lower case letters, as well as numbers and special characters.

At the cash machine

- Always cover the keypad when you're typing PIN codes;
- Check to see if anything looks unusual or suspicious about the cash machine showing it might have been tampered with; and
- If it appears to have any attachment to the card slot, cash slot or keypad, do not use it. If possible alert nearby staff or call the police.

HOW TO COMPLAIN

If you're not happy with a product or service complain to your bank.

If you're not happy with the response, the Financial Ombudsman Service is a free and impartial service that aims to resolve the dispute:

Tel: 0300 123 9123/0800 023 4567

Web: www.financialombudsman.org.uk

Further Information

- [Safer Ways to Pay](#)
- [Scams – Know the Signs to Stop the Crime](#)
- [Guide to Switching Bank Account](#)
- [Opening a Bank Account](#)

Tel/ Textphone: 0800 121 6022

Web: www.consumerCouncil.org.uk

Email: info@consumerCouncil.org.uk

Helpful Links

- [Get Safe Online](http://www.getsafeonline.org)
www.getsafeonline.org

Personal Banking GUIDE

Manage your money better



OPENING AND SWITCHING YOUR BANK ACCOUNT



Opening a Bank Account

Shop around and choose a bank, building society or credit union to suit your needs, as facilities vary. For example, if going to a branch is important to you, find out which ones are closest.

Switching Bank Accounts

If you're not getting everything you need, it's time to shop around for a new account. Using the current account switch guarantee means your new bank will set up your account within seven days. All you need to do is apply to your new bank. They will contact your old bank and make sure everything is transferred across, eg standing orders & direct debits. If any payments go wrong, the guarantee entitles you to compensation.



ACCESSING YOUR BANK ACCOUNT



Using a Bank Branch

You can call into any branch of your bank to talk to an advisor face to face. You may need to make an appointment for tasks that take longer eg a mortgage application.

Online Banking

A fast and efficient way to check your balance, pay bills and transfer money. Only use a secure wi-fi connection when using this service. Keep your anti-virus software up to date and sign out at the end. You can also download your bank's app to your phone or tablet.

Telephone Banking

A convenient way to check your balance, pay bills and transfer money using an automated service. It's usually available 24 hours per day and you need to register with your bank in advance. Keep your passwords secure.

Alternatively, you can speak to an advisor at your bank's contact centre directly. Hours vary.

Post Office Banking

Post Offices offer simple banking facilities like withdrawing and depositing cash and cheques for customers of nearly all banks. Ask in your local Post Office or visit www.postoffice.co.uk/branch-banking-services to find out more.

You will require a 'paying in' slip to lodge cheques. Ask your bank for a supply. The Post Office should have a stock of envelopes to insert your cheque.

Cash Machines

You can check your balance and withdraw cash at any LINK machine. Most are free to use, but some charge a fee and this will be advised on the screen.

BANKING SERVICES



Making payments

You can use your bank account to make payments in various ways - by cash, online transfer, direct debit, standing order, cheque and debit card. Remember the method you use can affect the level of protection, if things go wrong. See Further Information overleaf.

