



## **Protect your money**

- Never respond to an email asking you for your PINs or passwords.
- Never send money to someone you don't know or trust.
- Always seek independent advice before investing.
- Never use your bank account to transfer money to someone you don't know.
- Keep your credit card and ATM cards safe. Do not share your personal identification number (PIN) with anyone.
- Do not keep any written copy of your PIN with the card.
- Your bank will never ask for your details in an email, so never send your personal, credit card or online account details by email.
- Never click on a link or open an attachment in an unexpected email - even if it looks like it comes from your bank, credit union, financial institution or any other company.
- Do not let anyone pressure you into making decisions about an investment. Ask for the Investment Statement, and seek independent advice.
- Be wary of investments promising a high return with little or no risk.
- Be suspicious if you are told to keep an investment opportunity secret. There is no reason why a legitimate investment needs to be confidential.
- You should never have to pay money to claim a lottery prize. You cannot win a lottery you did not enter.