

# Keep it confidential

## Protect your financial details from spam and scams

**F**ortunately, most of us nowadays realise the dangers of responding to 'spam' emails or unsolicited phone calls asking for personal information. But it can still sometimes be all too easy for fraudsters to trick people into revealing confidential information, including bank and credit card details and passwords.

The Financial Ombudsman Service is regularly contacted by consumers who have received phone calls or emails – apparently from a bank or other financial institution – but actually from fraudsters trying to get access to the consumers' bank accounts. And news has recently emerged of a scam involving a firm calling itself the "Banking Ombudsman" or "Insurance Ombudsman". Consumers phoned by this firm are offered help with a financial complaint and then asked to pay an upfront fee and to reveal their bank account details or passwords. These calls are not genuine.

There are no separate ombudsman services for banking and insurance. The

Financial Ombudsman Service was set up by law to resolve a wide range of complaints including those relating to banking, insurance, investment and consumer credit. The Financial Ombudsman Service does not "cold call" consumers and ask for their banking details - nor does it require them to make any payment for using its service.

It's always better to be safe than sorry. Following these tips will help you protect your financial details from fraudsters.

Never provide your banking, credit card or personal details (such as your address or date of birth) unless you're certain the request is genuine.

Never give anyone your security information, such as your internet or telephone banking password, Personal Identification Numbers (PIN) or log-on details.

Try to memorise your PIN or passwords. If you do need to write them down, make sure they are appropriately

disguised and are not kept with your bank cards.

Shred bank statements and other documents containing your personal details rather than putting them straight in the bin.

If you get a phone call that seems a bit suspicious from someone claiming to be from the ombudsman service – or saying the ombudsman service has passed on your contact details – you can check it out by calling the ombudsman 0845 080 1800 or 0300 123 9 123.



**Financial  
Ombudsman  
Service**

■ To find out more visit:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

or phone 0845 080 1800.