

Top 5 tips to **stay safe** online



1 Never disclose security details



A genuine bank or organisation will never ask you for your PIN or full password in an email, on the phone or in writing. Always remember to ask yourself: what is being requested, why is it needed, and are you sure you know who you're talking to?

2 Don't assume an email or phone call is authentic



Criminals can falsify phone numbers and pose convincingly as bank employees or trusted officials. Often, they'll try to trick you into revealing security details by telling you that you've been a victim of fraud.



3 Don't be rushed or pressured into making a decision

Under no circumstances would a genuine bank or other trusted organisation force you to make an on-the-spot financial transaction or transfer. Nor would they rush you while you pause to think.

4 Listen to your instincts



If something feels wrong, question it. Criminals aim to pressure you or to lull you into a false sense of security, while your defences are down. Always think carefully about the information you're giving.

5 Stay in control



Have the confidence to refuse unusual requests for personal or financial details. If you don't feel in control of a discussion, it is absolutely O.K. to end it straight away.

How can you report a problem?

If you think you may be a victim of fraud or cybercrime involving your HSBC accounts, call your Relationship Manager or Client Service Manager immediately. If you're unable to reach your primary contact, you can report the issue to the Global Liquidity Helpdesk by emailing global.liquidity.nzm@hsbc.co.nz or calling +64 9 918 8616 or 0508 443 924 (within NZ).

For more information, visit <https://www.business.hsbc.co.nz/en-gb/cybercrime>

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