

# Fraud awareness

Being a victim of fraud can be a distressing and worrying time. This leaflet gives you advice and guidance to help you protect yourself.



# Help keep yourself safe from fraud

## We take security very seriously and want you to feel safe and secure banking with us.

As well as the measures we have in place to protect you, there are a few things that you can do to help keep your details safe and secure. Understanding how to use your information in the correct way will help stop fraudsters getting hold of your personal and security details or tricking you into taking action on your account.

### Please always keep our top tips in mind:

- **Never share a Santander International One Time Passcode (OTP) with another person. Not even a Santander International employee.**  
OTPs are used to verify online transactions or payments and are entered into your computer or mobile app to complete a transaction. You'll **never** need to give out an OTP, verbally or otherwise, to anyone for any reason and requests to do this will **always be fraudulent**.
- **Never download software or let anyone remotely log on to your computer or other devices, either during or after a cold call.**  
Be aware of callers who claim to be able to help with computer or internet related issues and who ask you to follow instructions to help resolve the issue. Fraudsters will try and access your computer or device to then gain access to your Online Banking and your money.
- **Never enter your Online Banking details after clicking on a link in an email or text message.**  
The text or email may appear to come from Santander International but the links will send you to a fake website where the details you enter will be captured by a fraudster. We'll never send you a link telling you to log on to your Online Banking for any reason. If you need to log onto your account, you should always enter our full web address, [santanderinternational.co.uk](https://santanderinternational.co.uk), into your browser.
- **Never transfer or withdraw money out of your account if you're instructed to do so for security reasons.**  
Fraudsters will call you pretending to be from Santander International, the Police or other legitimate organisations to gain your trust and tell you that your account is at risk of fraud. They'll convince you to transfer or withdraw your money to help keep it safe. Santander International, the Police or any other organisation will never contact you and ask you to move your money, for any reason.
- **Never set up new or change existing payment details without first verifying the request directly with the person or company you're paying, preferably using existing contact details.**  
A fraudster could impersonate the person or company you're expecting to pay by sending an email, which will look genuine. They'll request an immediate payment or tell you they've changed their account details, meaning you'll actually be sending your money to a fraudster.

## Along with our top tips here are some of the other signs to look out for and how to keep yourself secure:

If you ever receive a message with a One Time Passcode (OTP) which you weren't expecting, call us immediately on **08000 84 28 88**, if calling from a UK landline or mobile, or **+44 (0)1624 641 888** if calling from overseas, as it could be a sign of fraud.

- Make sure the details in your OTP message match the transaction you're completing. If it doesn't, don't enter the OTP and call us immediately.
- Don't rely on a caller's phone number to verify their identity. Fraudsters can 'spoof' a phone number to make you believe it's a genuine call.
- Be cautious when accepting cheque payments. Often fraudsters will deliberately send you too much money so you can return the difference, however the cheque will bounce leaving you out of pocket.
- Never log on to your Online Banking whilst someone else is connected to your device as they may be able to access your accounts and move your money.
- Be aware of others around you when using your card and PIN and always keep your PIN secure.
- Keep your anti-virus security up to date to protect yourself from computer viruses and malware.

Remember, a genuine organisation will never rush you into taking action on your account. If you're ever unsure of what you're being asked to do, take your time and don't be rushed.

## More information

As well as the information in this leaflet, you can also visit our online security centre at [santanderinternational.co.uk/customer-support/our-top-security-tips/](https://santanderinternational.co.uk/customer-support/our-top-security-tips/) to find out more about the different types of fraud and scams and how to protect yourself.

## Additional Security Software

We recommend you download additional security software that works alongside your normal anti-virus software to give you more protection on your computer.

- It can strengthen your online security by 'locking down' the connection between your computer, keyboard and Online Banking.
- It can also help identify and remove malicious software (malware).
- It helps stop your data going to counterfeit sites, so you can be safe in the knowledge that only you are transacting on your account.



# What we're doing to protect your accounts

## Authenticating transactions using a One Time Passcode (OTP)

Some transactions that you complete online will require additional authentication, for this we use a One Time Passcode (OTP). When it's needed you'll see a prompt on screen asking you to enter the code, which will be sent by text message to your registered mobile number. You'll receive a new code for every request and you'll only be able to use it once.

When using an OTP always remember:

- Never share an OTP with another person. Not even with a Santander International employee.
- The details in the OTP message will match the transaction you're completing.
- You should only enter an OTP if you've requested the transaction yourself.
- If you receive an OTP message that you're not expecting, please call us immediately.

## In branch

If you visit a branch, for some transactions we may ask for extra identification, so it's useful to bring your ID with you.

- We'll check your ID to confirm that it's a genuine document and that it's on our list of acceptable identification.
- We may ask you questions about why you're making a cash withdrawal or transaction.
- We may take you to a quiet area to discuss a cash withdrawal or transaction request.

## Telephone and Online banking

- Two stage authentication at log-on.
- Each party to an account has their own log-on.
- Password Authentication.
- OTP authentication on new payment payees.

# Reporting fraud or scam

## Please call us if you think you have potentially been a victim of fraud or a scam involving your account with Santander International

- If there are transactions on your account that you didn't authorise.
- To report lost or stolen bank cards, log on details, statements or cheque books.
- If you think your PIN, password or personal data may have been compromised.
- If you believe you've been a victim of a scam or fraud, or are being targeted.
- If your mobile phone provider has informed you that your SIM has been swapped without your prior knowledge.
- If you receive a suspicious email that appears to have come from Santander International please forward it to [phishing@santander.co.uk](mailto:phishing@santander.co.uk).

Call us on **08000 84 28 88**, if calling from a UK landline or mobile, or **+44 (0)1624 641 888** if calling from overseas, as it could be a sign of fraud.

### Reporting to governmental organisation

If you think you've been a victim of fraud you should also consider contacting your local Police, and Action Fraud, a UK government organisation closely associated with the police.

- Use the online web reporting tool at [actionfraud.police.uk](http://actionfraud.police.uk) or call **0300 123 2040** (text phone **0300 123 2050**).

### Take Five

Take Five is an industry-wide campaign supported by Santander. It offers straight-forward and impartial advice to help everyone protect themselves from preventable financial fraud. [takefive-stopfraud.org.uk](http://takefive-stopfraud.org.uk)

### Are your details correct?

So that we can get in touch with you as quickly as possible and so that you can continue to receive OTPs, it's important to keep your contact details up to date. If your details require updating call us on **08000 84 28 88**, if calling from a UK landline or mobile, or **+44 (0)1624 641 888** if calling from overseas.







# To find out more

---



08000 84 28 88 if calling from a UK landline or mobile,  
or +44 (0)1624 641 888 if calling from overseas.  
Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am.



[santanderinternational.co.uk](http://santanderinternational.co.uk)



[info@santanderinternational.co.uk](mailto:info@santanderinternational.co.uk)



### Write to us at:

Santander International  
PO Box 123, 19-21 Prospect Hill,  
Douglas, Isle of Man IM99 1ZZ,  
British Isles



### Visit us at:

Santander Work Café  
Market Hall, North Quay,  
Douglas, Isle of Man IM1 2BQ,  
British Isles  
or  
Santander Work Café  
13-15 Charing Cross,  
St Helier, Jersey JE2 3RP,  
Channel Islands

---

Santander International is able to provide this document in large print, Braille and audio CD. If you would like to receive this document in one of these formats, please contact us.

---

Santander International is the trading name of Santander Financial Services plc, Jersey Branch and Santander Financial Services plc, Isle of Man Branch.

Santander Financial Services plc is incorporated in England and Wales with number 2338548 and its registered office is 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Santander Financial Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Santander Financial Services plc's Financial Services Register number is 146003. Santander Financial Services plc, Jersey Branch has its principal place of business at 13-15 Charing Cross, St Helier, Jersey JE2 3RP, Channel Islands and is regulated by the Jersey Financial Services Commission. Santander Financial Services plc, Isle of Man Branch has its principal place of business at 19-21 Prospect Hill, Douglas, Isle of Man IM1 1ET and is regulated by the Isle of Man Financial Services Authority. [www.santanderinternational.co.uk](http://www.santanderinternational.co.uk)

Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request. Calls to Santander International are recorded and may be monitored for security and training purposes.