



Skipton International Fraud Prevention Guide

At Skipton International we take the security of our customer's very seriously.

Fraudsters have been getting more sophisticated over recent years and are increasingly targeting individuals whilst purporting to be from their bank, police or another credible agency. Fraudsters even copy bank or government agency logos and other information to make their emails or postal communications look official. You can no longer solely rely on a communication looking like it has come from the bank to be sure it is genuine.



If you are the slightest bit concerned please call us on
+44 (0) 1481 730730.

It is imperative that together we are vigilant and keep up to date with the latest developments so that we are wise to the Fraudsters methods in order to protect ourselves. If you hear of a new fraud being discussed on the TV, Radio, Newspapers or other media Skipton International would always recommend that our customers take a keen interest in these reports to avoid falling victim themselves.

Below we have provided some notes which we hope you will find of interest.

Please remember that Skipton **will never**:



Ask you to transfer funds into a different or 'holding' account for any reason.



Request your Skipton account details or password by email.



Pass secure details onto a third party (particularly your password).

What to do if you think you are a victim of fraud



Stop payments - Contact Skipton International immediately as we may be able to help stop the payment.



Report to the police - Contact your local police force and provide as much information as you can about what's happened.



Beware of ongoing scams - If you have been targeted by fraudsters be especially vigilant, it is possible you might be approached again.

Skipton International Online Security

We are committed to ensuring your information is safe when using Skipton International Online. We will do everything we can to help reduce the risk of fraud and protect you and your money when online.

In conjunction with the below, we recommend you view the UK Government-sponsored website called [Get Safe Online](#) and Staying safe against scams on moneyadviceservice.org.uk

Our Responsibilities



You will receive a unique User ID and Activation Code from us when you register for Skipton International Online. On the initial registration you will need to enter these details, create a password and register a device (which will be used to generate additional one-time passwords for each subsequent logon).



We will disable access after 3 failed attempt login attempts. You will need to call Skipton International Limited to reset your account.



Your session will time out after a period of inactivity.



We will never send documents relating to your account as email attachments. We will instead always direct you to log into Skipton Online to access your information.

Your Responsibilities



Do not reveal your security details (including your password) to anyone. Skipton International will never ask you to disclose this information to us.



Choose strong passwords with a mix of letters, numbers and special characters.



If you suspect someone knows your password, change it immediately.



Always log in via the Skipton International Limited website www.skiptoninternational.com



Log off when you have finished your session.



When you log in, you will see your last session details so you can keep a regular check on your activity.

Your Responsibilities (continued)



Ensure you have installed the latest security updates on the device you log in on.



Check your transaction history to detect any irregularities. If you have any doubts please let us know.



Be aware of spam emails.



If you are selling or giving away your device, please ensure that is properly wiped or factory reset.



Contact us as soon as possible if you think your log in details have been compromised.

Scams that could affect Skipton Customers



Phishing

Be aware of any unexpected emails that claim to be from Skipton International that ask you to click on a link to an external website and will attempt to get personal details from you. The email and site may look authentic but they are fraudulent.

If you have any suspicion, do not open the link, and delete the message.

If you have provided any of your personal details then let us know immediately on
+44 (0) 1481 730730.



Vishing

Similar to Phishing but the fraudster makes contact over the phone. They may appear to be very credible and already have some information about you. They could pose as Police, Government officials or even Skipton employees. They will try to persuade you to transfer money into another account for any number of reasons.

Be aware that Skipton (or the police) will never ask you to transfer funds into a different or 'holding' account. Remember, if a fraudster stays on the line after you hang up the line will remain open, when you pick the phone back up you will be speaking to the same person – Ideally call Skipton using another phone line or wait a few minutes before making the call.

If you are contacted out of the blue and are in any way concerned, end the call and contact us securely on
+44 (0) 1481 730730.

Scams that could affect Skipton Customers (continued)



Mishing

Like Phishing/Vishing but contact is made via text message that is amended to look official. Skipton International rarely use text messages and would never request any personal information via this medium.

Do not respond and contact us immediately on
+44 (0) 1481 730730.



Postal Fraud

Only ever send documents/letters to our registered address of :

**Skipton International Limited
PO Box 509
Tudor House
The Bordage
St Peter Port
Guernsey
GY1 6DS**

Never reveal your Skipton password to anyone, except to a Skipton International employee whom you have called on +44 (0) 1481 730730 (or on a previously confirmed direct dial line) who may ask for certain letters/digits from your password to confirm identity.

If you have any concerns that your mail has been intercepted
or tampered with then contact us immediately on
+44 (0) 1481 730730.

Fraudsters are updating their techniques all the time. If you are in any way concerned about any contact you have received via any means then call us immediately on

+44 (0) 1481 730730.

Our phone lines are open from 8.30am to 5.30pm Monday to Friday.



**SKIPTON
INTERNATIONAL**