

**Call us on 0800 917 9170****phishing@santander.co.uk**

An introduction to Phishing for Business and Personal customers

Find out how to spot a genuine email from a fake and improve your security with this handy factsheet.

What is phishing?

Phishing is a common form of online crime. It involves creating genuine looking websites to lure unsuspecting people and business into releasing their personal information.

The main way criminals get people to visit these fake sites is by including a link in an email.

How to spot a phishing email

As long as you are aware, it can be easy to spot phishing emails. Look out for the giveaway signs below:

General greetings – We'll always greet you personally by name. We never use 'Dear customer', 'user' or any other generalisation.

Spelling errors – Many phishing emails have bad grammar and spelling in a bid to bypass spam filters. You can be certain an email that says 'bAnk Online with SanTander' is not from us.

Being asked to enter personal data – We'll never ask for your Customer ID, PIN, customer reference or answers to personal security questions in an email.

Our 'image and phrase' combination is missing – This is an extra way to tell if a Santander site you're taken to from an email is genuine. After you enter your Personal ID when you start logging in, you'll see your unique image and phrase. If you don't, close the site and don't input any of your details.

What to do if you get a phishing email

Don't panic. As phishing is a numbers game, scammers send phishing emails out to a huge number of email addresses hoping just a few bite. Receiving a phishing email doesn't mean scammers have your personal details.

Forward anything suspicious to phishing@santander.co.uk

We'll investigate every report we receive although we don't respond to each email we get.

If you think you may have revealed some of your personal information

Call us as soon as possible on **0800 917 9170** Monday to Saturday 7am-11pm or Sunday 9am-9pm.

4 ways you can protect yourself

- 1 Install anti-virus software that includes an anti-phishing programme.
- 2 Use a web browser with anti-phishing capabilities – Internet Explorer, Google Chrome, Firefox and Safari all use anti-phishing protection.
- 3 Install Trusteer Rapport – the software you can install from the Security and Privacy section of the Santander site (under the How do I? tab). It's free.
- 4 Hover over links before clicking to see the web address it takes you to.

Now try the quiz on the following pages to see if you can spot a phishing email.

**Santander**

Quiz

Spot the giveaway signs in these emails

1

From: Onlineservice@santander.co.uk
 Subject: Santander Online Banking Security Update
 Date: Fri, 13 Apr 2012 07:34:48 -0400



Dear Valued Customer,

Our records at Santander Online Banking have been upgraded to provide customers with a faster, easier and more efficient online banking experience.

All customers are required to update their account information.

["View Account" and complete the update process.](#)

PLEASE NOTE: This is a compulsory m[blocked: http://www.sasekcamp.pl/templates/zengrid/js/www.santander.co.uk.php] update your information will lead to service suspension.

Sincerely,
 Online Customer Service
 Santander Bank Member Services

2

----- Original Message -----

From: [Santander](#)
 Sent: Friday, April 13, 2012 2:16 PM
 Subject: Santander - Account Verification.



Dear Valued Customer,

Our records shows that you were unable to complete the previous account verification process, and therefore we would like you to go over your uncompleted information's again and reassure that all your verification information are filled in correctly.

[Logon Here](#) now to verification process

Once [blocked: http://lemonpress.ir/wp-includes/js/tinymce/themes/advanced/js/gon.php]m the flagged account automatically.

Customer Advisory
 Santander

3

Date: Mon, 9 Apr 2012 11:34:46 +0200
To: your@emailaddress.com
Subject: Limited Access On Your Santander Online Banking
From: noreply@santander.co.uk



Dear your@emailaddress.com

Daniel Chester has tried to send money to you, but the transaction seemed suspicious and we locked the transaction. Unfortunately, your recent transaction was declined and your Santander account is currently restricted. Santander may restrict accounts for a variety of reasons to prevent fraud and verify the identity of users.

What is a restriction?

An restriction means that you can no longer use the following features of your account:

[bloded: http://c-217-115-61-229.cust.bredband2.com/redirect123/?id=154576287](http://c-217-115-61-229.cust.bredband2.com/redirect123/?id=154576287)

- Make payments or send money.
- Request or receive a payment.
- Change or delete your personal or financial information.
- Close your account.

! To remove limitation please login to **your account** and follow the instructions to lift your restriction.

Account registered to: your@emailaddress.com

Thank you for your cooperation!

4

Subject: Online Update.

Dear Sir/Madam,

You have to update your Santander Online Banking to continue using our services.

Please follow the link below to update and complete the requested information:

http://retailsantander.co.uk/LOGSUK_NS_ENS/Formslogin.asp?source=Santander.html

(It may be that some computers have difficulty with the capacity of the e-mail and that some things are not visible.)

Sincerely,

Santander UK
Internet Banking Department
Team Security

5

----- Forwarded Message -----
From: ABBEY BANK <customerservice@santander.co.uk>
To: [REDACTED]
Sent: Monday, 19 September 2011, 17:05
Subject: EXCESSIVE TAX REFUNDS



Dear Customer,

There has been A refunds of excessive Tax Charges on your account and so you are advice to fill in our santander Tax Refunds Form to get Back you Excessive Tax Refund. [Request For A Refund Here](#) .

However, Failure to do so may result in continued excessive Charges on your account .

Thanks for your co-operation.

Fraud Prevention Unit
Legal Advisor
Abbey Bank London.

Accounts Management As outlined in our User Agreement, Abbey Bank London (r) will periodically send you information about site changes and enhancements.
Please do not reply to this e-mail. Mail sent to this address cannot be answered.

6

Date: Mon, 19 Sep 2011 04:55:59 +0000
To: [REDACTED]
Subject: URGENT: VALIDATE YOUR ONLINE BANKING DETAILS
From: info@host.alliance-leicester.co.uk



You have 1 new Security Message Alert!

Log In into your account and automatically get updated to our new santander online banking.

[Click here to Log In](#)

Alliance & Leicester Online Service

Alliance & Leicester Security Department

7

-----Forwarded Message -----

From: Santander Tax Centre <Tax@santander.co.uk>

Sent: Monday, 21st September 2012 – 16.05

Subject: paid too much VAT



Dear Customer.

It appears from our records that you have been paying too much VAT and are entitled to a refund. To find out how much please click on our link VAT refunds here.

Failure to do so will result in you continuing to be paying too much.

We look forward to hearing from you.

VAT department

Santander

Quiz answers

1. We've not addressed the customer by name and the landing page the link takes you to isn't recognisably Santander. 2. We've not addressed our customer by name, it includes bad grammar and the address the link takes you to isn't recognisably Santander. Tip: Don't be fooled that it says Santander in the 'From' field – this can be faked. 3. We don't address you using your email address – we always use your title and surname – and the address the link takes you to isn't recognisably Santander. 4. We don't address customers generally with Sir or Madam and the web address is suspect as you can make links look like web addresses and name them whatever you like. Tip: Always hover over the link to see where it really takes you. 5. We never refer to ourselves as Abbey, we wouldn't refer to someone as 'customer', there are grammar mistakes and the HMRC will always contact you directly about tax issues. Like us, they also address you personally in emails. 6. The email doesn't use a salutation and Santander doesn't have a capital S. Tip: We'll never say something is 'Urgent' to try to panic you into completing an action. 7. We will not contact you regarding non banking matters, we will address all emails and correspondence personally and we will not include links to external websites.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit www.santander.co.uk/alternativeformats for more information, ask us in branch or give us a call.