



HELPING TO PREVENT MISUSE OF YOUR ACCOUNT

Keeping us up to date

Please make sure you let us know as soon as possible when you change your:

- name;
- address;
- phone number; or
- e-mail address (if this is how we communicate with you).

Checking your account

We recommend that you check your statement in paper form or on the Internet Banking system regularly. If there is an entry which seems to be wrong, you should tell us as soon as possible so that we can sort it out. Regularly checking direct debits and standing orders will help you be sure the money is going where you want it to. If we need to investigate a transaction on your account, you should co-operate with us and the police, if we need to involve them.

Taking care

Taking care of your cheques, cards, PINs and other security information is essential to help prevent fraud and protect your accounts. Please make sure that you follow the advice given below.

- Keep your cheque book secure
- Do not allow anyone else to use your card, and do not tell anyone else your PIN, password or other security information.
- We will never ask you to tell us your PIN or password. If you are in any doubt about whether a caller is genuine or if you are suspicious about them, take their details and call us.
- If you change your PIN or password, you should choose your new PIN and password carefully.
- Try to remember your PIN, password and other security information, and securely destroy the notice as soon as you receive it.
- Never write down or record your PIN, password or other security information.
- Always take reasonable steps to keep your card safe and your PIN, password and other security information secret at all times.
- You should keep your password secret.
- Never give your account details or other security information to anyone unless you know who they are and why they need them.
- Keep your card receipts and other information about your account containing personal details safe and dispose of them carefully.
- Take care when storing or disposing of information about your accounts. People who commit fraud use many methods such as 'bin raiding' to get this type of information. You should take simple steps such as shredding printed material.
- Be aware that your post is valuable information in the wrong hands. If you don't receive a bank statement from us or any other expected financial information, contact us.

There is important information about the security of your cheque book and writing cheques inside the front cover of your cheque book. Please read these notes.

When writing a cheque, you must take all reasonable precautions to prevent anyone else from altering it or making a forgery. For example, if you are paying a cheque to a large organization such as HM Revenue & Customs, do not make the cheque payable simply to that organisation. Add further details into the payee line (for example, HM Revenue & Customs re: J Jones, your reference xxxyyz). You should draw a line through any space you don't use on the cheque so unauthorized people cannot add extra numbers or names.

Similarly, if you are making a cheque payable to a bank or a building society, do not make the cheque payable simply to that organisation. Add further details in the payee line (for example, XYZ Bank, re: J Jones, account number xxxxxx). You should draw a line through any space you don't use on the cheque so unauthorised people cannot add extra numbers or names. Your cheque is likely to be returned to you if you make it payable simply to a bank or building society.

The more details about the true payee and the fewer the empty spaces on the cheque, the less likely it is that it can be tampered with and used fraudulently.

You can find more information on identity fraud at www.cifas.org.uk/identity_fraud.asp

What to do if you lose your cheque book

If you lose your cheque book it is essential that you tell us as soon as you can. The best way to advise us about the loss is by phone or fax, using the numbers that we have given you. You can also advise us through the Internet Banking Secure Customer Messaging system.