

RepublicOnline

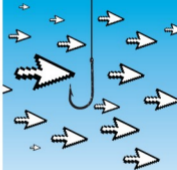
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# PHISHING FACTS



How to protect  
your information  
& identity online



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## What is Phishing

Phishing is the act of illegally retrieving personal information from consumers. Eg. bank account numbers or PIN numbers.

Phishers, as they are called, usually pose as a bank or credit card company, sending email requesting to verify or re-submit personal information. Many promise money or gifts as incentives for filling out online forms.



## Identity Theft

When your personal details are gathered, criminals (phishers) use this information to impersonate you. They withdraw money from your accounts, pay for goods and services online or may even sell the details to a third party. This is commonly known as identity theft.

Unfortunately, by the time it's detected you've already a victim. You may encounter:

- Collection agencies contacting you for overdue debts you didn't incur
- Refusal of credit or loan applications
- Information being received in the mail regarding a house you've never rented or a job you never had.



## How to spot something PHISHY

Look out for unexpected email saying:

- Your account will be closed unless you confirm your billing information.
- An order has been placed in your name.
- Your information has been lost because of a computer problem.
- Verify your account or your account information.
- Your account has been compromised.

A legitimate business would never ask you to send passwords, login names or other personal information via email. But because these scams convey a sense of urgency, consumers tend to respond immediately without thinking. If you need reassurance, simply call or go to your bank and inquire about the situation.



## How to avoid the bait

- Think before you click!
- Never reply or click any links in the body of a phishy email.
- Remember that no reputable company will ask you for personal details by e-mail
- Avoid giving out personal details by email in response to pop up advertisements or on arbitrary websites.
- Always check your credit card and bank statements for any irregularities.
- Use up-to-date anti-virus and anti-spy software to keep unwanted or malicious software at bay.
- Find out about phishing filters and how they can protect you online.

For more information visit

**republictt.com**

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