

Scams & online safety | Medium | 2 min read

The fake bank call and the 'safe account' scam

Someone rings, says they are from your bank or the police, and tells you your money is in danger. They ask you to move it to a "safe account". This is a well-known scam, and knowing how it works is your best protection.

The key fact

Your bank will never ask you to move your money to a new or safe account. Neither will the police. Anyone who asks this is a fraudster.

How the call usually goes

- The caller sounds professional and may know your name or the last few digits of your card.
- They say there has been suspicious activity, or that a bank member of staff is under investigation.
- They create urgency and ask you to keep the call secret.
- They may say "hang up and call back", then keep the line open so you are still talking to them.

What to do

1. **Hang up.** You are never rude by ending a call.
2. Wait at least ten minutes, or use a different phone, because scammers can keep a landline connected.
3. Ring your bank on **159**, which connects you to many UK banks, or use the number on the back of your card. Do not use a number the caller gave you.
4. Tell the bank what happened.

Handy rules

- Never share your PIN, full password or one-time codes with anyone, ever.
- A caller number on your screen can be faked, so do not trust it.
- Take Five: stop, take a moment, and think before you act.

If you have already moved money

Ring your bank straight away on 159 or the number on your card. The sooner they know, the more they can often do. Then report it to Report Fraud (formerly Action Fraud) on 0300 123 2040, or Police Scotland on 101 if you live in Scotland. Being tricked is not your fault, as these criminals are skilled at what they do.

When to get more help

Talk to a family member or to us if a call has left you worried. We can help you set up call blocking and check your accounts.

Still stuck? Email admin@visiontech336.com and tell us what you can see on the screen. Menus and button names can differ slightly between versions and makes. If something does not match, stop and ask rather than guess. Please never send passwords or card details.