

OUR FAMILY PHONE RULE

Keep this by the phone. Anyone can be fooled by a familiar voice — AI can copy one from a few seconds of video.

OUR SAFE WORD

Anyone who calls asking for money or urgent help must say it. Write it here by hand — never store it in a phone or email.

IF A CALL FEELS URGENT, DO THESE THREE

1. Ask for the safe word. A real relative will not mind. A scammer cannot answer.
2. Ask something only they would know that is not on social media — never a birthday or a pet's name.
3. Hang up and call them back on the number you already have. Wait a few minutes first; a scammer can stay on the line.

NO REAL BANK OR AUTHORITY EVER ASKS YOU TO

- ✗ Read out a code from a text message or an app
- ✗ Install an app or let someone connect to your computer
- ✗ Buy gift cards, or send cryptocurrency, to pay anything official
- ✗ Move your money to a "safe account" — there is no such thing

Nobody honest will rush you. Slowing down costs you nothing and costs a scammer everything.

NUMBERS TO CALL — FILL THESE IN

Our bank's fraud line

Family member to call

Emergency: 911 (US) · 999 (UK) · 112 (EU)