

How to protect your parents from phone scams

Print it out and keep it by the phone. Read it together with Mum or Dad.

THE MAIN RULE

If they call and rush you — hang up. Call back yourself, on a number you know.

1 Your bank never asks for codes

Real bank staff never ask for a text-message code, your PIN, the three digits on the back of your card or your app password. Whoever asks is a scammer.

2 “Your card is blocked”, “suspicious payment”

Hang up and call your bank on the number on the back of your card — not on a number they give you.

3 “Your son is in trouble”

Don't send money. Hang up and call your loved one yourself. Agree on a family code word.

4 “Police”, “fraud department”

They never ask you to move money to a “safe account”. There is no such account.

5 Don't install apps on request

Don't download apps or share your phone screen with someone who called you. That is how scammers get into your bank.

6 A prize, a refund, “compensation”

Real payments never need your card details, a code or a “fee”.

7 Take your time

Scammers always rush you. Say “I'll call you back” — and talk to your family.

Who to call

My bank (number on the back of the card)

My family

Police (non-emergency)

Emergency **112 • 999 (UK)**

Our family code word

Only the family knows it. Ask for it when a “relative” calls from an unknown number.