

## Protect yourself online

OBSI investigates disputes between a consumer and their bank or investment firm when they are unable to fix a problem on their own. Over the course of our work, we've seen several instances where consumers fell victim to online scams. Here are some tips that may help you protect yourself:

### How to spot signs of fraud

- Banks will never ask for your PIN or online password. They will also never ask for your account numbers or passwords via email.
- Fraudulent emails will often have spelling and grammar mistakes.
- Be cautious if the email is from someone you don't recognize.

### What to do if you think you might be affected

- Change your account password and security questions
- Monitor your accounts closely.
- Report any suspicious activity to your bank immediately.

### How to protect yourself from security breaches

- Always use unique passwords, PINs and security questions that are hard to guess.
- Review your bank and credit card statements often and inform your bank immediately if there are any mistakes or unusual transactions.
- Avoid accessing your online banking while using public wifi.
- Always log out once you've completed your session on your bank's website.
- If you receive a suspicious email, call your bank to verify the source before following the instructions or clicking on any links.

### Helpful resources

- Financial Consumer Agency of Canada: [How to protect yourself from fraud and scams](#)
- Public Safety Canada: [Cyber security](#)