

In the same way as we keep our assets and valuable information safe in our everyday life, we should also handle our personal data with care when using online services.

Criminals try to take advantage of unsuspecting users and steal their personal information. As a result, personal data can fall into the wrong hands and cause financial loss. You must be therefore take extra care when using online services. In addition, we recommend reading Nordea's messages about attempted scams and following our instructions and recommendations. This is the best way to protect your data.

**We recommend that you follow the advice below concerning the secure use of online services:**

- Be careful every time someone asks for confidential personal data, such as access codes, passwords or your debit/credit card number on the phone, via email or chat messages or in a letter or an ad.
- Always question all unexpected emails whose sender appears to be a reputable organisation, such as a bank, tax administration or an online store. Do not open any links in such emails.
- Never disclose any personal data, such as passwords or debit/credit card details, when communicating with your friends and family members on social media.
- Be careful when making online purchases. Do not disclose your card details online unless you plan to buy something.
- Make sure that the online store has contact information available for filing a complaint (phone number for customer service, email address and the company's postal address etc).
- Never keep your card and PIN code in the same place.
- Make sure that no one else knows the PIN code of your card. Cover your PIN code with your free hand when entering your PIN code in a public place, such as a shop or an ATM.
- Do not let anyone else make transfers using your bank account. You might end up becoming a 'money mule', an intermediary for criminals.

**Check list for preventing online scams**

- Install all updates on your device regularly.
- Keep the firewall on your computer always on and updated.
- Use anti-virus software and update it regularly. Install anti-virus software on your phone, if available.
- Always log out of Netbank after each session.
- Never send your card details via email. Make sure that the online store you are using has a secure connection, such as an HTTPS/SSL/TLS connection (a padlock icon or a key icon in your browser).
- Your bank or other legitimate companies will never ask you to disclose your personal data, such as your PIN code, password or debit/credit card number.
- Never open a suspicious email or reply to it.

**Nordea Customer Service, tel 0200 70 000 (local network charge/mobile call charge), Mon–Fri 8.00–18.00**

Our Customer Service, tel 0200 70 000, Mon–Fri 8.00–18.00, will give you advice on how to protect your data and what to do if problems arise. If you notice an error in your information when using Nordea's services, if your Netbank codes or password get lost or if you suspect that they have fallen into the wrong hands, report this to a Nordea branch or our Customer Service without delay.

**<https://www.nordea.fi/en/personal/get-help/security.html>**

Read more about security at <https://www.nordea.fi/en/personal/get-help/security.html>, where you will find more detailed advice on how to prepare for and prevent online scams.