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HSBC urges islanders to stay safe ahead of busiest weekend for online shopping

Islanders looking to snap up a Christmas bargain, whether it's a holiday or a special gift, are being urged to stay safe and not give fraudsters an early Christmas treat ahead of what is expected to be the busiest weekend of the year for online shopping.

With online traffic for Black Friday (29 November) soaring by 46% in the UK last year and with Cyber Monday (2 December) adding to the appeal to shop online, HSBC is aiming to help islanders protect themselves from online fraud as part of a campaign with the UK's leading source of information on online safety Get Safe Online.

Police [statistics](#) show that around £190,000 is lost each day in the UK to cyber criminals, whilst the Jersey Fraud Prevention Forum [revealed](#) that last year local reports of online fraud more than doubled.

As part of the Bank's campaign, a joint initiative with the police forces in Guernsey, Jersey and the Isle of Man, and charity Prison! Me!! No Way!!! in Jersey, the Bank is holding events in its flagship branches in St Helier, Douglas and St Peter Port this week.

On Thursday 28th November between 12pm and 2pm, people will be able to pop in to speak to Bank staff and the police, and pick up some top tips to help prevent themselves from becoming a victim, including:

- Don't pay for anything by transferring money directly to people or companies you don't know

- Make sure shopping websites are authentic by carefully checking the address is spelled correctly
- Ensure that payment pages are secure
- When you've finished paying, log out of your account
- Don't buy fakes intentionally or get duped into buying them, however cheap or 'authentic'
- Beware of 'free' or 'low-cost' trials
- Check that a holiday or travel you book online is genuine by researching it thoroughly
- Buy concert, event, fixture or entry tickets from official sources
- Watch out for unexpected emails, texts or posts urging you to click on a link or attachment

John Goddard, , Head of Retail Banking and Wealth Management, HSBC Channel Islands and Isle of Man, said: "Cyber criminals are well aware of the manic burst of pre-Christmas spending that takes place and that many people drop their guard so focused are they on getting ready for the festive season and saving money. We hope our advice and partnerships with Get Safe Online and the Islands Police Forces, will help towards protecting people and stop giving fraudsters a Christmas treat."

Detective Chief Inspector Chris Beechey of the States of Jersey Police, added: "'Whilst Christmas is an exciting time for us all, the same of course can also be said for the fraudsters, who we know will up their game in the build up to the big day and immediately beyond. If you choose to shop online then it's really important to take some simple steps and measures to protect yourself.'

Acting Superintendent Clare Cuthbert said:

"Your hard earned money should go towards people's gifts at Christmas, and not to help line the pockets of fraudsters – who unfortunately see the spirit of Christmas as a chance to take advantage of people and who give not a single thought to the hurt and distress their activities can cause. Just as you wouldn't leave your house or car unlocked, neither should you shop online without making sure your cyber-security is as good as it possibly can be.



“By issuing these online safety tips, we can help reduce the number of victims and deny fraudsters the opportunity of taking your money.”

Darren Richards, Detective Inspector, Isle of Man Constabulary, said: “Scammers will take every opportunity to take advantage of what will inevitably be a hugely busy weekend in terms of online shopping. Our aim is to thwart those fraudsters by giving islanders the means to protect themselves.”

Anyone who thinks they might have been the victim of fraud should contact:

- In Jersey: the States of Jersey Police on 01534 612612
- In Guernsey: Guernsey Police on 01481 725111, or Trading Standards on 01481 234567 for scams advice
- In the Isle of Man: Action Fraud at actionfraud.police.uk and the Isle of Man Police on 01624 631212

For the full picture on how to have a #safexchristmas on Black Friday, Cyber Monday and right through the Christmas shopping season, visit <https://www.getsafeonline.org/christmas/>.

ends/more

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