

Date: 24/02/2025

Our Ref: PNBIL / 35541

Dear Personal Customer,

Re: Changes to PNBIL's terms and conditions taking effect on the 1 May 2025

We are writing to tell you that we are making some changes to our terms and conditions. We have set out the key changes below.

Revised Account & Banking Services Agreement for Personal Accounts

This is substantially based upon the existing Account & Banking Services Agreement.

Personal Accounts are Accounts that are not used for business, trade or profession. Eligibility criteria for a Personal Account are now listed in the Agreement. For clarity, we have also added more information on the opening and operation of joint Accounts.

The revised Account & Banking Services Agreement for Personal Accounts will come into force on 1 May 2025 and will govern our banking relationship with you for all Personal Accounts and personal products including Cash ISA and Safe Deposit Lockers replacing previously published separate terms and conditions for Cash ISA and Safe Deposit Lockers.

If you are also a Business Customer, you will receive a separate letter regarding our new Account and Banking Services Agreement for Business Customers.

Part A General Terms and Conditions

Emboldened headings have been added.

For ease of reference the definition of Personal Account has been amended to mean the Account of an individual that is not used for business, trade or profession.

References to "Banker's Cheque" replaced with "Pay Order."

References to "Internet and Mobile Banking" replaced with "Digital Services."

4, Paying Funds into a Personal Account

4.4.3, We have changed our approach to **unarranged** overdrafts. If a Personal Account falls overdrawn, this will be considered as an unauthorised overdraft facility or an unauthorised overdraft extension. We will tell you when this happens. You will be requested to return the Personal Account to a credit balance.

4.5.5, We previously said that we may “negotiate” a foreign cheque. For clarification, we have amended this to say that we may “negotiate” a foreign cheque **at our discretion**.

6, Something goes wrong with a payment, 6.2, we have stopped or suspended use of an Account,

6.2.1, New wording added for clarification, we may stop or suspend payment services or the use of a Personal Account or any Services at any time without liability if we are legally obliged to do so or we have received a court order instructing us to do so. We will tell you if this happens.

6, Something goes wrong with a payment from an Account, 6.3, we have refused a payment,

6.3.1(c) – New wording added for clarification. To help to protect a Personal Account, we may refuse to action a payment instruction without liability if the payment seems unusual when compared with other transactions on the Account whilst we confirm your instructions.

6, Something goes wrong with a payment from an Account, 6.4, Refunds for unauthorised payments,

6.4.1, We have added a reminder to check your statements regularly to confirm that you recognise each transaction and that Direct Debit and other payments which you have authorised to be taken from your Personal Account have been taken on the right date for the right amount. Please tell us if any entry appears incorrect.

6.4.5, New wording added for clarification and to help to protect your Personal Account, we may initiate an investigation if we suspect fraud. You agree to cooperate with us and any crime prevention agency throughout any investigation and to provide requested information or documents as soon as reasonably practicable.

6.6, new wording explains your eligibility to make an APP Scam Claim. We have included a publication from our website to help you to understand the new rules which came into effect on the 7th day of October 2024.

7, Non-Sterling Accounts, 7.3.4, Payments from Non-Sterling Accounts,

7.3.4, New wording added, to avoid disappointment when making cash withdrawals in currencies other than Sterling, we require a minimum of 2 Working Days’ advance notice of the amount and the currency.

8.9, Using a Debit Card,

8.9.7, New wording added for clarification, we have set out the process to follow when you claim a refund or a chargeback on a debit card transaction in more detail.

You should always contact the merchant first.

If you are unable to resolve the claim with the merchant, you should contact us as soon as possible and not later than 120 days from the date of the transaction.

We will ask you to confirm in writing, (1) that you have contacted the merchant to request a refund, 30 days have passed, but the refund has not been received; or (2) merchandise has been ordered, 30 days have passed, but the goods have not been received; or, (3) you have not received the right amount of cash requested from an ATM; or, (4) you have instructed a merchant to cancel a recurring transaction but you have still been charged; or, (5) you are requesting a chargeback for some other reason (details to be provided).

The chargeback process can take between 30 and 90 days as the merchant is contacted and may challenge the claim.

If we refund a transaction but your right to a refund is later successfully disputed by the merchant, we reserve the right to reverse the refund and debit the transaction to the Personal Account.

9, Interest

We have been crediting your eligible Personal Account with all interest earned. The former clause 9.2 which said that interest of less than £1, or less than \$1, or less than €1 would not be credited to your Account has been removed.

11, Changing the Account Operating Instructions

Prior content relating to SMS Alerts has been moved to Part C, (SMS Alert Service Terms of Use) and replaced with an explanation of how you can change the Account Operating Instructions for an account.

13, Tax Liability

13.3, 13.4 new wording added for information. We are legally required to collect and report certain mandatory information about you and your tax residence. We do this by asking you to complete a Tax Residency Self-Assessment Certification Form. You agree to the disclosure of this information to HMRC who may in turn share it with an overseas tax authority.

14, Right of Set Off

14.1, new wording added for clarity. Where you have more than one Personal Account with us including one with a debit balance and one with a credit balance, we may set off any amount that you owe us against any amount that we owe to you. We can do this at any time. We will tell you when we do this.

15, Third Parties

15.1, we have added reference to trustees in bankruptcy should you become bankrupt and to personal representatives if you die for clarity.

16, Overdrafts (including unarranged overdrafts)

We do not currently offer pre-arranged overdrafts on Personal Accounts. We have changed our approach to **unarranged** overdrafts. If a Personal Account falls overdrawn, this will be considered as an unauthorised overdraft facility or an unauthorised overdraft extension. We will tell you when this happens. You will be requested to return the Account to a credit balance.

17, Inactive Accounts

17.5, New wording added, we notify you if your Personal Account is in danger of being classified as inactive. We will notify you again when the Account is classified as inactive.

19, Closing the Account and ending our agreement with you

19.4, 19.5, 19.6, new wording added for clarification. By opening a Personal Fixed Term Deposit Account You are agreeing to have an active Funding Account (see below) with us throughout your chosen deposit period. In return, we agree to pay you a fixed rate of interest throughout your chosen deposit period despite any movement in market rates.

We require an active Current Account or an active Savings Account as a Funding Account for a Sterling Fixed Term Deposit Account. An active non-Sterling Current Account is required in the same currency as a non-Sterling Fixed Term Deposit Account e.g., a US Dollar Current Account is required for a US Dollar Fixed Term Deposit Account.

If you try to close a Funding Account or a Fixed Term Deposit Account before the end of your chosen deposit period an Early Closure Charge may be applied to your Fixed Term Deposit Account, see below (Fixed Term Deposit Accounts) for more information.

19.8.1, new wording added for clarification. We may immediately close an account if you are in breach of the Agreement and when requested to remedy the breach you fail to remedy the breach within 14 calendar days (or such other period as may reasonably be specified in the notice). The previous clause referred to remedying the breach within an acceptable time but provided no guidance on what an acceptable time might be.

20, Communicating with each other

20.8, new wording to confirm our approach to communicating with joint account holders. The main account holder is our primary point of contact for the joint account and is expected to share information with the other joint account holders.

20.9, If you are a joint account holder and you wish to receive account statements and other important information directly, please tell us. You will now not be charged for this.

24, Waiver

24.2, 24.3, 24.4, new wording added for clarity. If we choose not to enforce our legal rights, this should be considered as a temporary measure. A delay or failure to exercise any right or remedy does not constitute a waiver of that right or remedy. To be effective a waiver must be given in writing and signed by authorised persons. Each waiver is a one-off and shall not be deemed to waive any subsequent right or remedy.

25, Governing law and jurisdiction

25.3, new wording added for clarity. If any term of the Agreement is or becomes invalid, illegal or unenforceable it shall be deemed deleted, but this shall not affect the validity or enforceability of the rest of the Agreement.

Part B – Product Terms

Revised look and feel with a separate section for each product. Each section includes a high-level explanation of the purpose of the product, a product overview showing product features and terms to explain how the product works in practice.

When possible, content is cross referenced to the general terms which are then supplemented or amended by Part B, e.g., sections relating to opening a specific Personal Account are cross referenced to Part A, 2 (Opening a Personal Account).

We have made limited changes to the operation of the products, see below.

Savings Accounts

All personal savings accounts are moving to one internal saving scheme code. There will be no change in the operation of your account. The operation of your Personal Savings Account is governed by Part B.

Fixed Term Deposit Accounts

We have explained the requirement for you to have an active Funding Account throughout your selected deposit period (see above).

We have moved from publishing interest rates for deposit periods in bands to publishing deposit periods for specific periods, see examples in the table below.

Previously	New published period of deposit after 1 May 2025*
1 to less than 3 months	1 month
3 months to less than 6 months	3 months
6 months to less than 1 year	6 months
1 year to less than 2 years	1 year
2 years to less than 3 years	2 years
3 years to less than 4 years	3 years
4 years to less than 5 years	4 years
5 years	5 years

* We may publish interest rates applicable to other deposit periods at any time. You can find this on our website.

By opening a Fixed Term Deposit Account you agree to leave your deposit with us throughout your chosen deposit period. The new periods of deposit will apply to Fixed Term Deposit Accounts which are opened after 1 May 2025. There is no impact on existing Fixed Term Deposit Accounts which will continue until the agreed maturity date.

The new periods of deposit are reflected in the calculation of the early closure charge. The changes will apply to Fixed Term Deposit Accounts which are opened after 1 May 2025. There is no impact on the early closure charge for existing Fixed Term Deposit Accounts which will continue until the agreed maturity date. If you request early closure the current banded rates will be applied when we calculate the early closure charge.

When a Fixed Term Deposit is closed before the end of the chosen deposit period we will pay interest on the balance of the Fixed Term Deposit Account for the actual period that the deposit has been in your Fixed Term Deposit Account. We will apply the interest rate as published on our Website on the day that you opened your Fixed Term Deposit Account for the published deposit

period that you have finished, less 0.5%. This interest rate is likely to be lower than the interest rate applicable to your Fixed Term Deposit Account.

Example – We publish different interest rates for different deposit periods. If You open a Fixed Term Deposit Account for a deposit period of 1 year and You close the Fixed Term Deposit Account in month 11 before maturity, we will apply the interest rate published on our Website on the day that you opened your Fixed Term Deposit Account for a deposit period of 6 months less 0.5%, for the actual period of the deposit (11 months). We do this because we publish interest rates for deposit periods of 6 months and 1 year and your deposit period is longer than 6 months but less than 1 year.

In exceptional circumstances (e.g., you die or you are diagnosed with a terminal illness) we may permit the closure of a Fixed Term Deposit Account at our reasonable discretion without applying the early closure charge but we are under no obligation to do so.

Safe Deposit Lockers

We have always required customers who want to use a Safe Deposit Locker to have an active Current Account or an active Savings Account with us.

We have increased the number of no fee visits included in the Annual Fee from 7 visits to 12 visits in each contract year before a fee is payable per visit.

For ease of administration your security deposit will now **only** be placed in a Fixed Term Deposit Account for periods of 1 year aligned with the contract year. We do this to ensure that you will receive the highest interest rate that we offer for deposits of 1 year on your security deposit.

When you surrender your Safe Deposit Locker you will receive a pro rata refund of the Annual Fee that you have paid in advance for **each full month that you have paid for in advance and not used**. Whilst You can surrender your Safe Deposit Locker at any time, we recommend that you surrender a Safe Deposit Locker at the end of a contract year to avoid the application of an early closure fee to the Fixed Term Deposit for closing the Fixed Term Deposit before maturity (see above).

Part C – Service Terms of Use

Revised look and feel with a separate section for each service. Each section includes terms to explain how the service works in practice.

We are in the process of providing Service improvements and enhanced functionality. We will tell you as and when we do this.

SMS Alert Service Terms of Use have been moved from Part A. Additional information has been added for clarity and we have increased the activities triggering SMS alerts.

Appendices

You can find the following additional supporting information in the Appendices, Defined Terms, How to Contact Us, Payment Timing Information and How we Contact You.

Schedule of Charges

We have made some changes to our fees and charges, see the Appendix to this letter.

Regards,

Punjab National Bank (International) Limited Enc. APP Fraud Scam communication

Changes to Schedule of Charges – Personal Accounts:

Existing Section and Sl. No:	Particulars	Existing Fee	New Fee (Applicable w.e.f. 1 May 2025)	What has changed
A. Account Specific Charges				
4.	Duplicate Account Statement	· £5/\$5/€5 per statement (up to 1 year)	· £5/\$5/€5 per statement (up to 1 year)	Waived the fee for issuing a separate account statement to Joint Account holder(s).
		· £10/\$10/€10 per statement (more than 1 year)	· £10/\$10/€10 per statement (more than 1 year)	Waived the fee for issuing a separate account statement to Joint Account holder(s).
7.	Paying out from your account: Inward - Cheque/Direct debit/Standing Instructions – returning/unpaid charges	£15 / \$20 / €20	No Fee	Waived the fee for returning an Inward Cheque / Direct Debit or a Standing Instruction unpaid.
10.	Interest rate on Unarranged overdrafts (in Current Accounts)	12% per annum	No Fee	We have changed our approach to unarranged overdrafts. If a Personal Account falls overdrawn this will be considered as an unauthorised overdraft. We will tell You when this happens. You will be requested to return the account to a credit balance.
B. Payments				
3.	Faster Payments	£3 per payment	£2 per payment	Reduced the Faster Payments charge from £3.00 to £2.00 per payment.
4.	International Payments and Payments within UK using SWIFT	£25/\$40/€50 per payment	Inward: No fee, Outward: £25/\$40/€50 per payment + Foreign Bank / Intermediary Bank charges if any	Updated the fee item: Additional charges may be collected from you on the SWIFT transaction initiated by you. In addition to the PNBIL charges, we will be collecting the fee if any charged by the foreign bank and/or the Intermediary bank on the transaction.



C. INDIAN RUPEE MONEY TRANSFER																																												
2.	To other Bank Accounts in India (from current and savings accounts)	0.10% subject to minimum of £5/\$10/€8 & maximum of £25/\$50/€40	No fee	Waived the fee for making an Indian Rupee transfer to accounts held with other Indian Banks. This fee is already waived to accounts held with PNB, India.																																								
D. DEBIT CARDS																																												
2.	Issue of duplicate for lost/damage card	£10	No fee	Fee is waived to issue a duplicate for lost or damaged debit cards.																																								
Changes to Debit Card Limits:																																												
5.	Cash withdrawal limit on Debit Card per day	£250 (Existing Limit)	£300 (New Limit)	We have increased the Cash withdrawal limit per day on your debit card from £250.00 to £300.00.																																								
6.	Purchase limit on Debit Card per day	£2,000 (Existing Limit)	£5,000 (New Limit)	We have increased the purchase limit per day on your debit card from £2,000.00 to £5,000.00.																																								
7. (Newly Added)	Contact Less Payment per transaction	£45 (Existing Limit)	£100 (New Limit)	We have increased the Contactless Payment limit per transaction on your debit card from £45 to £100.																																								
G. Safe Deposit Lockers																																												
1.	Size and Price of lockers	<table border="1"> <thead> <tr> <th>Locker Size</th><th>Width</th><th>Depth</th><th>Height</th><th>Annual Rent</th></tr> </thead> <tbody> <tr> <td>Small</td><td>25</td><td>55</td><td>6</td><td>£75</td></tr> <tr> <td>Medium</td><td>25</td><td>55</td><td>12</td><td>£150</td></tr> <tr> <td>Large</td><td>25</td><td>55</td><td>24</td><td>£225</td></tr> </tbody> </table> <p>Sizes in centimetres and annual rent is inclusive of VAT.</p>	Locker Size	Width	Depth	Height	Annual Rent	Small	25	55	6	£75	Medium	25	55	12	£150	Large	25	55	24	£225	<table border="1"> <thead> <tr> <th>Locker Size</th><th>Width</th><th>Depth</th><th>Height</th><th>Annual Rent</th></tr> </thead> <tbody> <tr> <td>Small</td><td>25</td><td>55</td><td>6</td><td>£120</td></tr> <tr> <td>Medium</td><td>25</td><td>55</td><td>12</td><td>£200</td></tr> <tr> <td>Large</td><td>25</td><td>55</td><td>24</td><td>£250</td></tr> </tbody> </table> <p>Sizes in centimetres and annual rent is inclusive of VAT.</p>	Locker Size	Width	Depth	Height	Annual Rent	Small	25	55	6	£120	Medium	25	55	12	£200	Large	25	55	24	£250	We have increased the annual rent for the Lockers. If you are already holding a locker with us, the revised annual rent will be applied on your next annual renewal and the revised annual rent amount will be collected from your Funding Account.
Locker Size	Width	Depth	Height	Annual Rent																																								
Small	25	55	6	£75																																								
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Large	25	55	24	£250																																								
3.	Safe Deposit Locker visits	Six visits free in every six months, from the date of locker issuance. Subsequent visits are chargeable at £10 per visit.	Twelve visits free in every twelve months, from the date of locker issuance. Subsequent visits are chargeable at £10 per visit.	We have made changes to how we count your annual free visits to Safe Deposit Lockers to allow you to use your free visits across the annual rent period.																																								



We are all susceptible to fraud. Stay Vigilant, Stay Safe.

From the 7th day of October 2024 new rules mean that if You are an eligible Authorised Push Payment (APP) Scam Victim, You may be entitled to a refund of an eligible APP Scam Payment made from Your Account with us up to a maximum Reimbursable Amount specified by the regulator.

The regulator has specified eligible APP Scam Payments (as Faster Payments or CHAPS payments) and an App Scam Reimbursable Amount (currently £85,000). This may change at any time.

We are permitted to charge a Claim Excess up to a maximum amount specified by the regulator (currently £100) for each separate APP Scam Claim. We'll take your personal circumstances into account and where they have a material impact on your ability to protect yourself from the scam, the excess will not apply.

What is an APP Scam?

A person uses a fraudulent or dishonest act or course of conduct to manipulate, deceive or persuade You into transferring funds from Your Account with us to an account in the UK that You do not control when,

You meant to send money to someone else, but You were deceived into sending it to another person.

You sent money to someone for what You thought was a genuine reason, but it turned out to be a scam.

What is an eligible APP Scam Payment?

This is a domestic faster payment or a CHAPS payment made from Your Account to the instructed account in the UK which You do not control because of an APP Scam where,

- (1) the payment is not to the intended recipient, or, the payment is not for the purpose that You intended, and
- (2) the payment is not the subject of a civil dispute or other civil legal action, and
- (3) the payment was not made for an unlawful purpose.

Other types of payments e.g., international payments, cash withdrawals, payment by cheque, payment by debit card, credit card or loan payments are not eligible APP Scam Payments.

Punjab National Bank (International) Limited is authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 459701). Punjab National Bank (International) Limited (Company Number: 05781326), with a registered office at 1 Moorgate, London, EC2R 6JH. Your eligible deposits With the Punjab National Bank (International) Limited are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. For further information please visit our website: <https://www.pnbint.com> or Contact us on +44 (0) 800 849 9229.

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Are You an eligible APP Scam Victim

- (1) You are an individual and have a personal account with us, or,
- (2) You have a business account with us and (You employ less than ten persons and have an annual turnover or annual balance sheet not exceeding £2Mn or You are a charity with an annual income of less than £1Mn).
- (3) You have reported that an APP Scam payment has happened in your Account **on or after the 7th day of October 2024**.
- (4) You tell us that You have been the victim of an App Scam and make an APP Scam Claim under the mandatory reimbursement rules within 13 months of the date of the final APP Scam Payment leaving Your Account.
- (5) You are not a party to the fraud or dishonesty.
- (6) You are not making a fraudulent or dishonest claim.

We will refund You up to the maximum Reimbursable Amount for each eligible APP Scam Payment. We will not pay You any more than the maximum Reimbursable Amount. We will provide You with an explanation if we do not refund the full APP Scam Payment.

We will usually refund an eligible APP Scam Payment within a period of five Working Days from our receipt of Your APP Scam Claim but Your payment may be delayed if,

- (a) We have requested information from You and we are waiting for You to provide information which we need to assess Your APP Scam Claim or your status as a vulnerable customer, or
- (b) We are waiting for information from the recipient bank to assess Your APP Scam Claim, or
- (c) We have evidence of Your fraud and we are gathering information from the recipient bank, law enforcement or other relevant parties, or
- (d) We become aware that there are multiple banks involved in the APP Scam Payments and we are gathering information from all recipient banks.

We will respond to Your APP Scam Claim within a maximum of five business days of receipt of the information that we have requested from You or others.

We will always respond to Your APP Scam Claim within a maximum of thirty-five Working Days of our receipt of Your APP Scam Claim.

You must pay attention to any warnings or guidance given by the bank for instance Fraud warning messages.

We may reject Your APP Scam Claim when You have failed to exercise the Consumer Standard of Caution because of gross negligence.

What is the Consumer Standard of Caution?

- (a) You must pay attention to any intervention made by us or by the police or, the National Crime Agency or any other competent national authority named by the regulator.
- (b) You must report the APP Scam Claim to us promptly upon learning or suspecting that You have fallen victim to an APP Scam. Call us on 0800 849 9229, send an email to customersupport@pnbint.com or visit one of our branches.

- (c) You must respond to any reasonable and proportionate requests for information from us.
- (d) After making an APP Scam Claim You must consent to us reporting to the police on your behalf or report the APP Scam claim directly to the police, National Crime Agency or any other competent authority named by the regulator at our request.

What happens if you are a vulnerable customer?

There are additional protections in place for customers who, due to their personal circumstances, may be more vulnerable to being tricked by criminals. If this has had an impact on your ability to spot a scam, you can still be reimbursed – even if you did not meet the Consumer Standard of Caution.

If Your APP Scam Claim is rejected we will tell You the reason for rejecting Your claim unless some legal, regulatory, or other reason prevents us from doing so or we believe that doing so would undermine our security measures.

If we do not deliver the standard of service You expect or if You think we have made a mistake please let us know. We will investigate the matter and if necessary set about putting things right as soon as possible.

If You feel that Your concerns have not been satisfactorily addressed by us You may refer the matter to the Financial Ombudsman Service (FOS). Complaining to the Financial Ombudsman does not affect Your legal rights. You can find more details on Financial Ombudsman Service website <https://www.financial-ombudsman.org.uk>

How to stay safe from different types of scams?

<p>Scam Warning !: Buying Goods or paying for a service for e.g. bills, invoices or rent.</p> <p>Could this be a Purchase scam?</p> <p>In a purchase scam, the victim pays in advance for goods or services that are never received. These scams usually involve the victim using an online platform such as an auction website or social media.</p> <p>How to stay safe from purchase scams:</p> <ul style="list-style-type: none">• Be suspicious of any offers or prices that look too good to be true.• Always use the secure payment method recommended by reputable online retailers and auction websites. Be very wary of requests to pay by bank transfer.• Always do your research and ask questions before you buy. Ask to see any vehicle in person first and request the relevant documentation to ensure the seller owns it.• If you're buying an item made by a major brand, you can often find a list of authorised sellers on their official website.• Contact your Bank straightaway if you think you may have fallen for a purchase scam.	<p>Scam Warning !: Making a large purchase for e.g. a car, property etc.</p> <p>Could this be a Payment scam?</p> <p>In a payment scam, the victim pays in advance for goods or services that are never received. These scams usually involve the victim using an online platform such as an auction website or social media.</p> <p>How to stay safe from purchase scams:</p> <ul style="list-style-type: none">• Be suspicious of any offers or prices that look too good to be true.• Always use the secure payment method recommended by reputable online retailers and auction websites. Be very wary of requests to pay by bank transfer.• Always do your research and ask questions before you buy. Ask to see any vehicle in person first and request the relevant documentation to ensure the seller owns it.• If you're buying an item made by a major brand, you can often find a list of authorised sellers on their official website.• Contact your Bank straightaway if you think you may have fallen for a purchase scam.
<p>Scam Warning !: Paying to Family or Friends.</p> <p>Could this be a Family/Friend scam? How well do you know this person? Take time to think.</p> <p>We want to make it as easy as possible to pay the people you trust. If you met this person online and they've asked you to transfer money, stop and think before making your payment. Contact another member of your family you trust to confirm.</p>	<p>Scam Warning !: Paying to your other account.</p> <p>Could this be a safe account scam? Have you been asked to make this payment unexpectedly?</p> <p>We will never ask you to move your money.</p> <p>Criminals often pose as your Bank, the Police or other Companies you trust to convince you to transfer your own money to a 'safe' account. Genuine organisations will never ask you to move your money to keep it safe. Stop and think.</p>
<p>Scam Warning !: Investment.</p> <p>Could this be a scam? Are you feeling rushed into making this payment? Take time to think.</p> <p>In an investment scam, a criminal convinces their victim to move their money to a fictitious fund or to pay for a fake investment. The criminal will usually promise a high return in order to entice their victim into making the transfer. These scams include investment in items such as gold, property, carbon credits, cryptocurrencies, land banks and wine.</p> <p>If you are feeling pressured into making this payment or you've been asked to select this specific payment reason, then it's highly likely to be a scam.</p> <p>Seek advice when investing.</p> <p>We strongly recommend that you seek independent advice and thoroughly research the firm online including a review of the FCA register which can be found on the FCA website. Some criminals may actually give you an initial return on your investment, only to convince you to make a larger payment. If you feel pressured into investing quickly, STOP and discuss with someone you trust. If you decide to proceed and the investment turns out to be a scam, you will lose your money.</p>	<p>Scam Warning !: Payment related to Crypto Currencies Investment.</p> <p>Could this be a Crypto Currency /Investment scam?</p> <p>If you've been contacted by a 'trader' promising big profits and offering to help you invest in cryptocurrency, this is a scam</p> <p>Do you have control of the Cryptocurrency wallet?</p> <p>Criminals posing as Cryptocurrency traders will offer to open a Cryptocurrency wallet with a genuine crypto currency seller in your name, but never give you access.</p> <p>They may even ask you to provide copies of your identity documents (e.g. passport, driving license) and /or take a selfie to open the cryptocurrency wallet. If you didn't set the wallet up yourself or can't access the money in the wallet, this is a scam. You should stop making payments immediately</p> <p>Have you checked the cryptocurrency provider is on the FCA register?</p> <p>Cryptocurrency sellers must register with the FCA. Always use a firm that is registered with the FCA.</p>
<p>Scam Warning !: Paying Tradesperson or for building work.</p> <p>Could this be a payment redirection scam? .</p> <p>Criminals often attempt to intercept emails and send you fake account details which appear genuine. Pause, Stop and Think! Please ensure that you check the payment details by phone or in person. This could save you from possible scam.</p>	<p>Scam Warning !: Payment related to Something else.</p> <p>Could this be a scam? Are you feeling rushed into making this payment? Take time to think.</p> <p>Criminals tricked their victim into sending money directly from their account to an account which they control. Criminals pose as a genuine individual or organisation and contacting the victim using a range of methods including via the telephone, email and text message and claiming to be from Police, HMRC or their Bank. Criminals also use social media to approach victims.</p> <p>In all these cases before paying, Pause, Stop and Think! If you decide to proceed and the payment turns out to be a scam, you will lose your money.</p>