



## Turks and Caicos Islands Financial Intelligence Unit (TCIFIU)

# ALERT

The TCIFIU would like to warn the public about an e-mail phishing scheme.

ScamWatch definition of 'Phising':

'Phishing' refers to emails that trick people into giving out their personal and banking information; they can also be sent by SMS (text message). These messages seem to come from legitimate businesses, normally banks or other financial institutions or telecommunications providers. The scammers are generally trying to get information like your bank account numbers, passwords and credit card numbers, which they will then use to steal your money. <http://www.scamwatch.gov.au/content/index.phtml/tag/requestsforyouraccountinformation>  
*Retrieved October 28th 2013*

**Modus:** An e-mail is sent to customers of a financial institution, asking them to "confirm your online banking details with us as you will not be able to have access to your accounts until this has been done." The e-mail is sent from an address very similar to the institution's authentic email address, but in actuality is not associated with the financial institution. The TCIFIU asks the public to pay specific attention to any e-mail or correspondence that asks for personal and banking information. Most financial institutions **will not** ask customers for account information via e-mail. Do not reply to the e-mail, open attachments or click on any embedded links in e-mails sent from accounts that are not familiar to you. Links and attachments found in these e-mails are often malicious. If you receive an e-mail from your financial institution requesting specific account information, do not respond. Pick up the phone and contact a customer service representative at the institution, using a verified number.

*TCIFIU Alerts and other related documents can be found at [www.tcipolice.tc](http://www.tcipolice.tc)*

**A sample of this phishing email is provided below**

Dear Customer,

Please note that starting from October 26, 2013 we will be introducing new online banking authentication procedures in order to protect the private information of all online banking users.

You are required to confirm your online banking details with us as you will not be able to have access to your accounts until this has been done.

As you're already registered for online banking all you need to do is to confirm your online banking details.

**Confirm your details**

Once you've completed this you'll be able to manage your money whenever you want, giving you more control of your finances.

Best wishes,

Security Team

***If you have been a victim of such fraud contact the Police or the Financial Crime Unit of the Royal Turks and Caicos Islands Police Force at 649-941- 4448/ 4450***