

EMAIL COPY TEMPLATE

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Subject line: Protection from Covid-19 scams

Dear <Client>

As we all adapt to the current situation, I wanted to write to you again with some information about new Covid-19 related scams.

While the majority of us are doing all we can to stay safe and stem the Coronavirus outbreak, some are unfortunately using this as an opportunity to exploit the outbreak and initiate new types of scams.

Your health is clearly the most important thing during this crisis, but the safety and security of your money is also crucial in these uncertain times. And with many people isolated from family and loved ones, it's more important than ever that we're all aware of these scams and how to spot them.

New Covid-19 related scams

Some of the new scams include...

- 'Good cause' scams, where scammers will ask you to invest in good causes such as face masks and hand sanitiser production, often promising lucrative returns.
- Cold calls, emails, texts or WhatsApp messages telling you that your bank is in trouble due to coronavirus and you need to transfer your money to an alternative bank account.
- Scammers asking for upfront fees when applying for loans or credit cards that you'll never receive, in an attempt to exploit people experiencing short-term financial concerns.

Here are some of the signs of a scam, that you should look out for at all times:

- A call, email or text message asking for personal details or for you to transfer money.
- A clone firm – this is where a scammer may cold call or email you claiming to represent an authorised firm to appear genuine. They may want to advise you on the sale of a pension or investment product.
- Anyone asking you for your passwords.
- Anyone asking you to move money into another account, or ask you to pay fees directly into another bank account.

How to protect yourself from fraudsters

There are ways you can protect yourself from these scams:

- Don't click links or open emails from senders you don't already know.
- Don't give personal details out to anyone you don't know.

- Be vigilant when taking unsolicited calls or checking unexpected emails.
- Avoid being rushed or pressured into making decisions.

The Financial Conduct Authority has more information on scams. You'll find this on their [Covid-19 scams](#) webpage.

Our priority is to help keep you safe during these challenging times

Whilst we encourage you to follow this guidance as closely as possible, I'm here to help you if you're unsure about anything. If you receive any calls or emails in relation to savings, pensions or investments, that you're not sure about, please don't give out any of your personal information and contact me straight away.

We'll continue to do everything we can to support you and are committed to keeping you updated as things develop. In the meantime I hope you, your family and your friends remain healthy, safe and secure.

Yours sincerely