

Cyber-crime skyrockets during lockdown – Top tips on how to stay safe

Financial losses caused by cyber-crimes surged by nearly 75% as the UK entered lockdown earlier this year according to the City of London Police, which runs the national [Action Fraud](#) service.

During the first month of lockdown alone, the force received nearly 4,000 reports of online incidents – costing the equivalent of £2.9 million in reported financial losses.

Cyber-crime is a growing trend and criminals have been quick to exploit the Covid-19 pandemic for their own gain and have, in particular, been targeting social media users and online account holders in a bid to make money and steal personal details.

As we enter another prolonged period of lockdown restrictions, here are a few simple steps you can take to make sure you don't become a victim of cyber-crime:

1. Check for software updates - Then actually install them. Hackers can take advantage of bugs in the system, but as soon as programmers are aware of errors they can fix them. So keep your computer up to date!

2. Choose strong passwords - It's obvious but one of the easiest and most important ways to keep yourself safe. Experts recommend using at least eight characters and a combination of letters, numbers and symbols (e.g. \$&*?).

Avoid using actual words or any personal information, and keep your passwords somewhere other people won't see them. At the very least, make sure your email and online banking are well protected.

3. Constant vigilance - If you use online banking, keep track of each transaction and investigate anything you don't recognise or don't remember paying for.

Cyber criminals may try to siphon small amounts of money from lots of different accounts to avoid detection, so everything is worth checking out.

4. Use security software - Keep this updated as well. There are lots of free anti-virus and anti-spyware programmes available and you should make sure this is turned on every time you surf the net.

5. Don't respond ...to anyone claiming to be a foreign prince whose bank account has been blocked, anyone asking you to 'just confirm' your account details or anyone warning you if you don't your Facebook account will be deleted.

They don't have £352,376,492 in a bank account with your name on it. It's pretty obvious, but there's a whole world of scams out there and you should be wary of anyone asking for money or personal information.

To report any incidents of fraud or cyber-crime that you think you may have been a victim of, visit the [Action Fraud](#) website.