



SECURITY

Safe banking in the Netherlands

What can you do?

In the Netherlands you can pay with cash. But you can also pay electronically, with your debit card for example. Electronic banking and electronic payments must be secure. This includes arranging your daily banking via internet banking or mobile banking apps, paying at payment terminals in stores and withdrawing money at the ATM. Your bank has an important role in ensuring safe banking, but so do you.

What you can do and what you should be aware of is explained below. This information is provided by the Dutch Banking Association.

The 5 security rules for safe banking

- 1 Always keep security codes such as your PIN, identification codes or any response codes you receive from your bank secret.
- 2 Make sure that nobody else ever uses your debit or credit card, either online or in person.
- 3 Keep the device you use for your banking secure.
- 4 Check your current account on a regular basis.
- 5 Report any incidents to the bank immediately and follow the bank's instructions.

Protect yourself from scams

You should also be aware that criminals may try to trick you into sending money directly from your account to an account that they control.

In a deception scam, a criminal will typically call you and pose as someone from a genuine organisation, such as a bank, the police or a government department.

Criminals use social engineering tactics to groom and manipulate you into transferring money or divulging your personal and financial details.

Don't be a money mule!

Criminals recruit people to launder illegally obtained funds. So never give your bank account details to anyone unless you know and trust them.

