

## Tips for cyber-safe holidays

- ***During holidays, fraud risk increases due to higher mobility, online transactions and the frequent use of mobile devices***
- ***It is important to avoid sharing confidential and personal information via email, social media or any form of instant messaging***

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During the holiday period, it is important not to let your guard down, to be vigilant and to protect your personal information, as this is a time when cybercriminals take advantage of the opportunity to steal confidential and banking data from victims.

Risks are increasing due to greater mobility, more online transactions and the frequent use of mobile devices. CaixaBank is aware of this and helps citizens to minimise the risk of becoming a victim of fraud through advice and recommendations.

During the holiday period, one of the most common risks is the [loss or theft of mobile devices or personal identity documents](#). The disappearance of a mobile phone represents not only the loss of an expensive device, but also access to personal and confidential information. If the loss or theft is detected, it is advisable to immediately notify the bank and file a police report in order to activate the necessary protection measures, such as blocking access to *online* banking and bank cards.

Fraud when booking holiday rentals is a growing problem, driven by the increased use of *online* platforms that facilitate price comparison and booking management. During the holiday period, specialised platforms fill up with offers, which can be an opportunity for cybercriminals to target potential victims. To avoid possible scams, it is essential to book through recognised and reliable websites, check reviews from other users, verify the authenticity of the accommodation and avoid payments outside the methods suggested by the platform.

[Phishing](#) is another common technique used by cybercriminals to obtain confidential information through fraudulent emails. During the holidays, it is common to receive messages related to bookings and promotions, so it is essential to be alert. Do not open links or attachments in suspicious emails and it is important to verify senders and be wary of unknown or unusual addresses.

The use of credit and debit cards is a common practice during travel because of their ease and security. Before travelling, it is recommended to activate the cards, keep them in sight at all times and keep the receipts. Never write the PIN down anywhere, use a code that is easy to remember,

but not one that is easy to guess, such as a date of birth. In addition, mobile devices give us access to new services, such as *contactless* payments. It is advisable to activate notifications to receive transaction alerts and to set up the automatic locking of your mobile phone with a pattern or password.

### General guidelines for safe browsing

To keep data secure while on holiday, it is important to keep mobile devices up to date and to log out of online accounts after use. Avoid sharing sensitive and personal information via email, social media or messaging. Be wary of emails from strange senders with urgent or threatening requests and avoid using public Wi-Fi networks and public chargers.

CaixaBank recommends protecting your data and bank accounts. The bank will never ask you for your personal or confidential data. Stay alert, follow these tips and enjoy your holiday with peace of mind to protect yourself from cybercriminals and always use common sense.