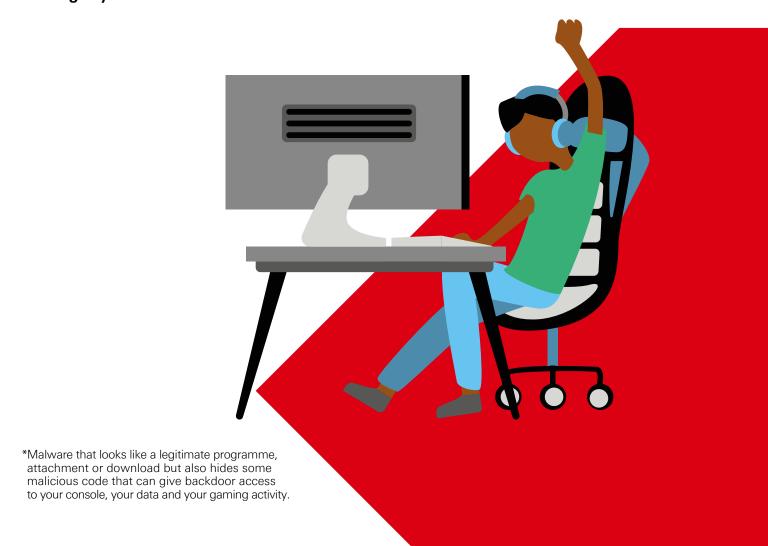# Keeping you and your money safe

How to avoid sharing too much.

It's great to share things like pizza or music playlists, but you should never share your personal details online. You never know who you're chatting to when you're gaming. They might act like your best friend and tell you how great your gameplay is, but in reality they just want your information.

Don't forget it's not just about what you say in the game but also about protecting your console. When you are connected to a network through your gaming device you are at risk of spyware, viruses and Trojan horses* being used to get hold of your personal data. The so-called backdoor to getting hold of your information.

Just like in a game, in real life you need to avoid the bad guys and make sure you don't get yourself into trouble.

*Malware that looks like a legitimate programme, attachment or download but also hides some malicious code that can give backdoor access to your console, your data and your gaming activity.

Do…

…speak to an adult about what's safe to post and why

…ask an adult to check your privacy settings regularly

…add friends you know only in real life – not just through the game - even if they are an online friend of someone you do know

…remember that what you post can be seen by lots of people for a very long time. It doesn't just disappear when you log off

…speak to an adult you trust if you're not sure about anything

…make sure you have really strong passwords and use a different email address for gaming to protect your console or computer and keep your information safe

…watch out for malware or software plugins which look like gaming content but in reality are designed to get personal information and bank card details from your console or computer

…know how to spot phishing bait – emails that trick you into giving your information to fraudsters

…listen to your instincts – if something doesn't feel right then it probably isn't

Don't ever…

…give anyone links to your social media, photos of yourself, or any other personal info

…enter any bank card details anywhere unless you've checked it's safe with your parents or whoever looks after you

…share your personal details with anyone who asks you for them online. That includes who you are, where you live, your phone number, date of birth or your school or any other personal information

…reveal the bank account details of you or anyone you know

…agree to look after money or transfer money for other people

…reply to messages, open attachments, or click on links from people you don't know

…talk to people or buy things from third party sites. Stay on the gaming platform you know – the big gaming sites monitor activity to keep the bad guys out

What to do if someone approaches you online

…if you think that you, a friend or someone you know are in immediate danger, call **999** and speak to the police. For non-emergencies you can call **101**.

…if someone approaches you inappropriately or keeps pestering you online with private messages, you can report them to CEOP at the National Crime Agency **ceop.police.uk**

…if you have been a victim of fraud or if you think that someone may have accessed your personal details / gaming console / computer, you can report this to Action Fraud on **0300 123 2040** / **actionfraud.police.uk** or in Scotland, **call 101**.

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www.hsbc.co.uk/smart-gaming