

Staying Safe From Cyber Scams.

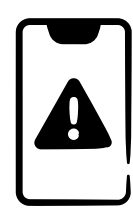
A guide on how to
Spot and Stop Cyber Crimes

Cyber criminals are not relying on complicated tricks.
They are relying on messages designed to create fear or confusion.

Retirees are often targeted because scammers
believe they can trigger quick reactions.

A few simple habits can keep you safe!

1. Fake SMS alerts



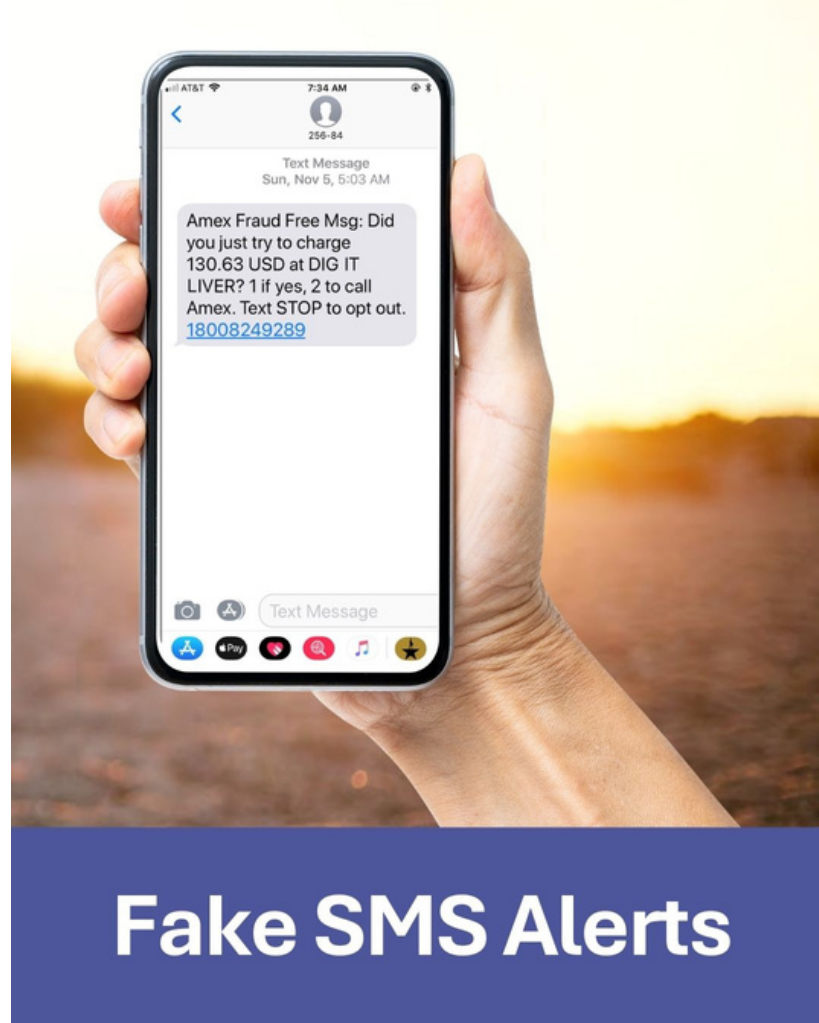
What it looks like

A message saying your bank card is blocked, your account is frozen, or a parcel cannot be delivered until you click a link.

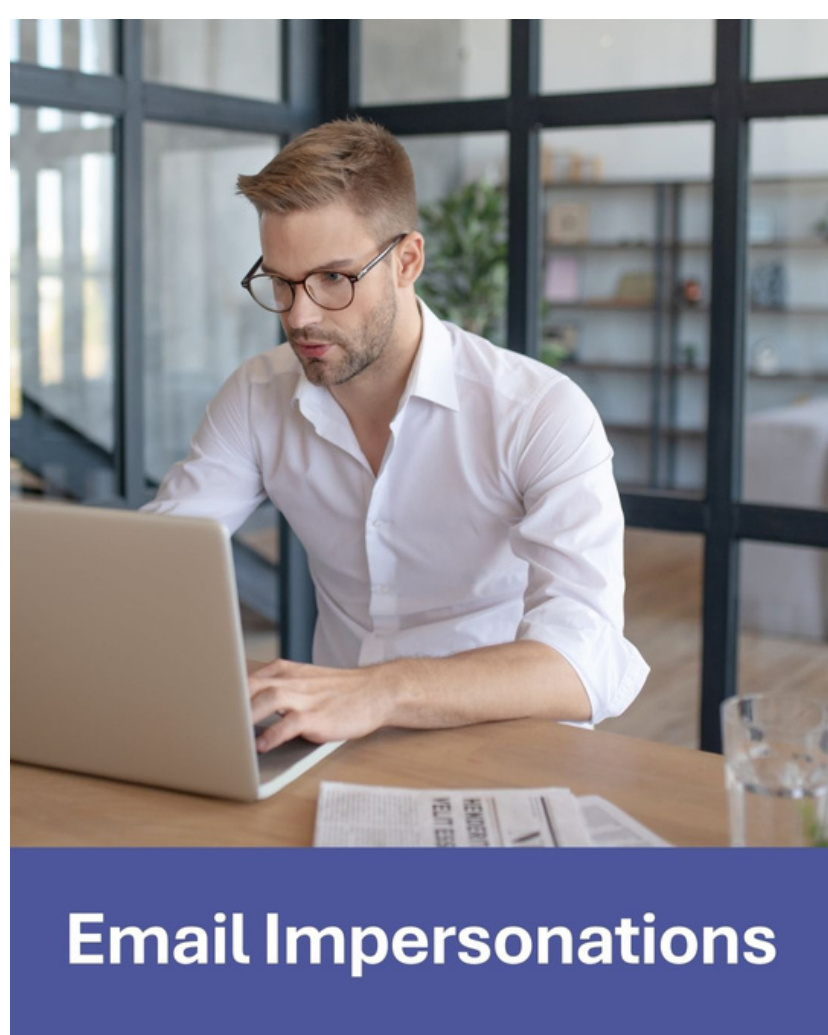


How to stay safe

Do not tap the link. Close the message and contact the organisation directly using its official number. Real institutions never request personal details by SMS.



Fake SMS Alerts



Email Impersonations

2. Email Impersonations



What it looks like

An email that appears to come from SARS, your bank, or a trusted company but has small spelling changes in the address or unusual phrasing.



How to stay safe

Check the full sender address carefully. If you were not expecting the email, delete it. Never open attachments unless you are certain they are legitimate.

3. Refund or prize scams



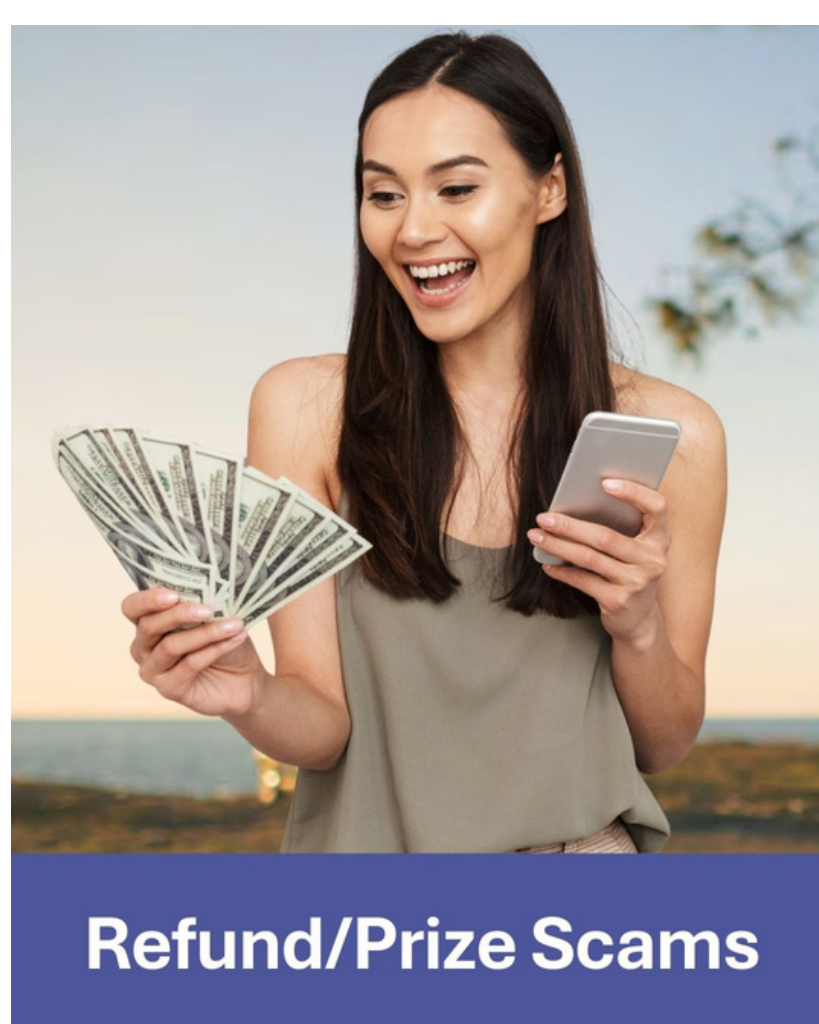
What it looks like

A message offering a refund, reward, or prize you did not request. It encourages you to click quickly before the offer "expires."



How to stay safe

Ignore the message. Do not share banking or card details. Legitimate refunds never require you to confirm your information through a link.



Refund/Prize Scams



Fake Invoices

4. Fake invoice or delivery notices



What it looks like

Unexpected invoices, subscription renewals, or courier fees that ask you to open a PDF or click a payment link.



How to stay safe

Do not open the attachment. Visit the company's official website or call the number printed on your previous statements to confirm whether anything is actually owed.

Staying Safe From Cyber Scams.

Scan to download
your checklist now!



Staying safe online requires knowing what to do before something feels off

This checklist gives you a simple reference you can return to whenever you are unsure.

Download it and use it as a steady guide to protect your **information**, your **finances**, and your **peace** of mind.

We would love to hear from you!

Janet and the Sterling team read every message with care.

