Alert! Beware of COVID-19 Cyber-attacks, Fraud

The Central Bank of Nigeria (CBN) wishes to alert the general public that cyber-criminals are taking advantage of the current “COVID-19” pandemic to defraud citizens, steal sensitive information, or gain unauthorized access to computers or mobile devices using various techniques.

This trend is not peculiar to Nigeria as there has been a rise in COVID-19-related cyber-criminal activities all over the world. Our priority is to ensure that Nigerian banking customers are aware of the ongoing trend to prevent them from falling victim to such cyber-crimes.

Some of the cyber-criminal activities using the COVID-19 pandemic are outlined below:

**Phishing campaigns:** cyber-criminals send out emails claiming to be from health organizations such as the Nigerian Center for Disease Control (NCDC) or the World Health Organization (WHO). The email may contain a link which, if clicked, steals login credentials or other confidential information from the victim’s computer or mobile device.

**Relief Packages:** Cyber-criminals have also been sending messages via social media or emails asking people to click on links to register in order to get their COVID-19 relief packages from the Government or other organisations. They simply use this to get confidential information from unwary victims. Relief package scams also come in the form of phone calls asking people to provide their banking details to receive relief packages.

A sample is as seen below:

**Impersonation:** Cyber-criminals place calls to individuals claiming to be staff of their banks and asking them to get mobile apps that would help them get through this pandemic period. Such mobile apps are however used to steal information from the victims’ mobile phones among other things. Criminals have also produced COVID-19 maps, which steal information in the background.
To ensure that bank customers and citizens do not fall victim to these cyber-crimes, please observe the following precautions:

i. Beware of and verify emails or phone calls claiming to be from NCDC, WHO or Government, especially when such emails request your banking information or to click on a link. Visit official websites of relevant organizations for desired information;

ii. Avoid clicking on links or attachments in emails that claim to have more information regarding the COVID-19 pandemic;

iii. Avoid downloading mobile apps from untrusted sources; and

iv. Obtain relief package or other information from trusted news media.

While we work to keep safe physically and prevent further spread of the virus, members of the public should endeavor to apply caution in order to beat not just the COVID-19 Virus but also the cyber-criminals seeking to take advantage of its spread for nefarious acts.

The Central Bank of Nigeria will continue to monitor and investigate these activities and provide updates as they occur.

Isaac Okorafor
Director, Corporate Communications

April 06, 2020