UK EMERGENCY GUIDE

Cyber attack, bank, card & phone outage

A cyber incident, a bank-system failure, a mobile-network outage or a power cut can all have the same effect at the till: cards, apps and cash machines stop working, and you may not be able to call or go online. The antidote is old-fashioned and effective — cash, paper, radio, and a plan that does not live only on your phone.

IF YOU ONLY DO THREE THINGS

01 Keep a modest mix of cash (coins and notes) for essentials, and at least one physical payment card. Do not rely only on a phone wallet.

02 Write down important numbers on paper: family, your bank's official number from the back of the card or a statement, 105, NHS 111, and a meeting place if you cannot call each other.

03 If your accounts look wrong, contact the bank on a number you already trust — never on a number from a text, email or pop-up — and report fraud through official channels.

LIFE-THREATENING EMERGENCY

999 or 112

Mobiles should try any available network. If you cannot get through, go to the nearest emergency station if safe.

REPORT BANK FRAUD

On your card

Use the official number on the back of your card or a statement. Action Fraud: 0300 123 2040.

This guide is general public information for UK households. It is not a substitute for the emergency services, official local advice, or professional medical training. In an emergency, always call 999. Official warning and response advice can change — follow current guidance from the emergency services, the NHS and gov.uk/prepare. Three Day Kit (threedaykit.co.uk) is an independent brand and is not affiliated with, or endorsed by, the UK government or any official agency.

BEFORE

OFFLINE BACK-UPS FOR A DIGITAL LIFE

Phone, broadband and bank outages are usually short. They are much harder if every contact, ticket, map and payment method lives only on one handset.

01 **Keep some cash, and more than one way to pay**

Official preparedness advice is to keep a small amount of cash — a mix of coins and notes — for essentials if electronic payments or ATMs fail. The right amount depends on your household. Keep a physical card as well as any phone wallet, and, if you can, a second card from a different provider. Do not carry or store large amounts of cash unsafely.

02 **Write down numbers and meeting places**

On paper, keep family and neighbour numbers, your GP, your bank's official phone number (copied from the card or a statement), 105, 111, your workplace or school, and insurance details. Agree a meeting point if you cannot call each other — a place that is easy to find and usually open, or a trusted relative's home.

03 **Prepare phones, landlines and telecare**

Keep a charged power bank. Download offline maps; GPS may still work without a signal, but map apps need the map saved in advance. The old analogue landline is being switched to digital — if you still rely on a landline or telecare, ask your provider about a free back-up battery if you are a vulnerable customer, so you can still call 999 in a power cut for a period of time.

04 **Keep a radio and a way to hear official news**

A battery or wind-up FM radio, with station frequencies written down, is how many people will get updates if mobile data and broadband are down. Follow official sources when they return: your bank, ncsc.gov.uk, gov.uk and your communications provider's status page — not a link in a panic text.

05 **Harden the easy cyber basics**

Use unique passwords or a password manager, switch on two-factor authentication, and keep phones and laptops updated. Tell your household: banks and HMRC will not ask you to move money, or to read out a one-time passcode, to "keep an account safe". Forward suspicious texts to 7726. If you use online banking, make sure you already know the official app and phone number.

06 **Plan for people who rely on connected care**

If someone uses a personal alarm, diabetes sensor or other connected device, ask the manufacturer how it behaves if the network or power is down. Agree who would go round in person if you could not get through.

DURING

WHEN CARDS, APPS OR NETWORKS FAIL

01 **Pay with cash, and stay calm at the till**

If cards and contactless are down, use cash for food, fuel and medicine. Shops may switch to cash-only or close briefly. Try another shop or a different card provider only if it is necessary — do not assume every ATM will work. Keep receipts.

02 **If it looks like fraud or a cyber incident on your account**

Contact the bank or card issuer on the official number you already have. Do not call a number in a text or email, and do not give a one-time passcode or remote access to your device. Stop using a compromised card. In England, Wales and Northern Ireland you can also report fraud to Action Fraud (0300 123 2040 or actionfraud.police.uk). In Scotland, report to Police Scotland on 101. The National Cyber Security Centre (ncsc.gov.uk) publishes advice during major incidents.

03 **If phones and broadband are down**

Try a mobile if the landline fails, and Wi-Fi calling if you still have internet. Emergency calls from mobiles should roam onto any available network. If you still cannot reach 999 or 112 and it is safe, go to the nearest police, fire or ambulance station or hospital. Relay UK, Emergency SMS and 999 BSL may also be affected in a wide outage. Use devices sparingly. Check on neighbours, especially anyone who lives alone or uses telecare.

04 **Use your meeting place and the radio**

If you cannot reach family, go to the place you agreed, when you agreed. Listen to the radio for official updates. Public Wi-Fi in a nearby area that is unaffected may still work. Moving a short distance sometimes finds another mobile network.

AFTER

WHEN SYSTEMS RETURN

01 **Check accounts and change what was exposed**

Look through statements and app login history. Report any payment you do not recognise. If you entered a password on a fake site, change it on the real site and anywhere else you used the same password. Keep a note of reference numbers from the bank or Action Fraud.

02 **Restock the analogue layer**

Replace cash you spent, recharge power banks, and check that the paper number list is still accurate. If a scam almost caught you, talk through it with the household so the next message is easier to spot.

WHAT TO HAVE IN YOUR KIT

A Three Day Kit is built for this kind of outage as much as for a storm: bottled water, no-cook food, a torch, a charged power bank, a battery or wind-up radio, a modest amount of cash, payment cards, copies of key documents, and a paper list of official phone numbers — including your bank, 105 and family. Keep it somewhere you can find it if the phone is dead.

PRINTABLE CHECKLIST

TICK WHAT YOU HAVE DONE

- [ ] Modest cash at home (coins and notes) for essentials, stored safely
- [ ] Bank's official phone number copied from the card or a statement, on paper
- [ ] Agreed meeting place if we cannot call each other
- [ ] Radio frequencies for news stations written down
- [ ] Landline / telecare provider asked about power-cut battery back-up if needed
- [ ] Household knows not to share one-time passcodes, and to report spam texts to 7726
- [ ] Plan to check in person on anyone who uses telecare or lives alone
- [ ] At least one physical payment card, not only a phone wallet
- [ ] Family, neighbour, GP, school, work and utility numbers written down
- [ ] Charged power bank and a battery or wind-up FM radio
- [ ] Offline maps downloaded; a paper route home if I travel often
- [ ] Unique passwords or a password manager, and two-factor authentication on email and banking
- [ ] Action Fraud (or Police Scotland 101) details saved
- [ ] Three Day Kit includes cash, paper contacts, radio, torch and a power bank

UK CONTACTS

WRITE THESE DOWN

EMERGENCY SERVICES
999 or 112
Try mobile and landline. If neither works and it is safe, go to the nearest emergency station.

YOUR BANK OR CARD ISSUER
On the card
Official number only — not a number from a text, email or pop-up.

ACTION FRAUD (E, W, NI)
0300 123 2040
actionfraud.police.uk. In Scotland report fraud to Police Scotland on 101.

SUSPICIOUS TEXTS
7726
Forward the text, free, to report phishing and smishing.

NATIONAL CYBER SECURITY CENTRE
ncsc.gov.uk
Advice for individuals and updates during major cyber incidents.

POWER CUT
105
A power cut can also take down phones, broadband and card machines. NI: 03457 643 643.

NHS 111
111
Urgent medical advice if you cannot use online services as usual.

OFFICIAL PREPAREDNESS ADVICE
gov.uk/prepare
Phone and broadband outage pages on the Prepare / Be Ready site.

SOURCES

Guidance in this booklet was checked against publicly available official advice in November 2026. Always follow the latest instructions from the emergency services and the links below.

1. UK government Prepare / Be Ready, phone and broadband outages, and power cuts — beready.campaign.gov.uk
2. National Cyber Security Centre, guidance for individuals and families — ncsc.gov.uk
3. Action Fraud — actionfraud.police.uk / 0300 123 2040 (England, Wales, Northern Ireland)
4. Ofcom consumer advice on mobile and broadband faults, and the digital phone switchover — ofcom.org.uk
5. Official 999/112 roaming and accessibility services (Relay UK, Emergency SMS, 999 BSL)

General guidance only — not a substitute for the emergency services or professional medical training. Call 999 in an emergency. Independent brand, not a government publication.