

BEGINNER

# Stay Safe with AI

Protect your money, your data and your family

## Free guide

About 10 minutes to read

[tanimawoai.com](https://tanimawoai.com)

Free AI training every Sunday  
with Dr. Daniel Tanimawo

## The 5 safety rules

1. **Never share secrets.** No passwords, PINs, OTPs, BVN, NIN, card numbers or account logins, with any AI tool.
2. **Check before you trust.** AI can be confidently wrong. Check health, money and legal information with an expert or official source.
3. **Remove personal details** before pasting documents. Replace names and numbers with [NAME] or [NUMBER].
4. **Use official apps only.** Download from the Play Store or App Store and check the developer name.
5. **Slow down when something is urgent.** Scammers use pressure and secrecy.

## Scams that use AI

| Scam         | How it works                                                    | What to do                                          |
|--------------|-----------------------------------------------------------------|-----------------------------------------------------|
| Voice clone  | A voice note that sounds like a relative asks for urgent money  | Call them back on the number you know               |
| Fake video   | A “celebrity” or “official” promotes an investment              | Check the official account; real ones rarely DM you |
| Fake alerts  | A text says money was sent “by mistake”                         | Check your real balance in your bank app            |
| BVN “update” | A link asks you to update or unblock your BVN                   | Banks never do this by link; call your bank         |
| Job fee      | A job pays big money for little work after a “registration fee” | Real jobs do not charge you to start                |
| Loan app     | Asks for your OTP or contacts to give a loan                    | Never share an OTP; use licensed lenders            |

**Family code word:** agree on a secret word with close family. If someone calls or sends a voice note asking for money, ask for the word.

## Spotting AI-made photos and videos

- Hands, ears, teeth and jewellery look strange or blurry
- Text in signs or posters is jumbled
- Lighting and shadows do not match
- The person blinks oddly or the voice does not match the lips

- The story is shocking, emotional, and asks you to share quickly

None of these signs is proof on its own. When in doubt, **do not forward it**.

## Hallucinations: when AI makes things up

---

AI sometimes invents facts, quotes, links or statistics. To protect yourself:

- Ask: "Where does this information come from? Say if you are not sure."
- Use tools that show sources (for example Perplexity) for research.
- Check names, dates and numbers yourself before you use them.

## Privacy checklist

---

- ☐ I do not paste ID numbers, bank details or passwords into AI tools.
- ☐ I remove names and phone numbers from documents first.
- ☐ I know how to delete my chat history in the app settings.
- ☐ I use a strong password and two-step login on my AI accounts.
- ☐ I talk to my children about not sharing personal details with chatbots.

## Using AI at school and work

---

- Follow your school's or employer's rules about AI.
- Use AI to **learn and draft**, then make the work your own.
- Do not paste confidential company or customer information into public AI tools.

### Keep learning, free

Join the free live AI class every Sunday at 8 PM Nigeria time with Dr. Daniel Tanimawo. Register at [tanimawoai.com](https://tanimawoai.com), watch past classes on the Replays page, and download more free guides.

Share this guide with a friend who wants to learn AI.