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Persons using services provided via eletronic means may be exposed to the following risks:

Spam	Receiving unsolicited advertising information (trade information) via electronic means.
Malware	Software which, after the start, has the capacity for self-replicating viral file infection, usually unnoticeable to the user. It has various functions and effects, it takes over RAM, CPU and space on the hard drive. Software which, after the start, has the capacity for self-replicating viral file infection, usually unnoticeable to the user. It has various functions and effects, it takes over RAM, CPU and space on the hard drive.
Worm	Software with the capacity for self-replication. Worm e-mail is a destructive attack against the network, namely gathering all e-mail addresses found in the local mailing program and sending hundreds of e-mails with a worm in an invisible attachment.
Spyware	Software following the users activity on the Internet, installing without the user's awareness, consent or control.
Malicious software	Unwanted or „malicious" software, making operations unintended by the user, such as: Trojan, Wabbit, Rootkit, Keylogger, Backdoor, Exploit.
Cracking/phishing	Operations aimed at breaking the security (cracking) and obtaining personal information, for instance for identity theft by sending false electronic messages resembling authentic ones.
Sniffing	Unauthorised bug using sniffer – computer program whose aim is the interseption and analysing of data in the net.
Cryptoanalysis	Retrieving the weaknesses of cryptographic system in order to prevent from its breaking or overriding.
Using illegal devices	Implementing illegal devices in the teleinformatic system and/or telecommunication network by other persons, which give unauthorised access to services subject to protection.

In order to avoid the abovementioned risks, Customer should equip his/her device which connects with the Internet, with an up-to-date antivirus software and firewall. Moreover, the Customer should furnish his/her electronic mail with an antivirus software and check imported data before their opening by scan module in the anitivirus software.