

## Consumer Awareness - Cyber Threats and Frauds

It has come to our notice that unscrupulous elements are defrauding and misleading members of public by using innovative modus operandi including social media techniques, mobile phone calls, etc.

Fraudsters attempt to get confidential details like user id, login / transaction password, OTP (one time password), debit / credit card details such as PIN, CVV, expiry date and other personal information. Some of the typical modus operandi being used by fraudsters are -

- Vishing - phone calls pretending to be from bank / non-bank e-wallet providers / telecom service providers in order to lure customers into sharing confidential details in the pretext of KYC-updation, unblocking of account / SIM-card, crediting debited amount, etc.
- Phishing - spoofed emails and / or SMSs designed to dupe customers into thinking that the communication has originated from their bank / e-wallet provider and contain links to extract confidential details.
- Remote Access - by luring customer to download an application on their mobile phone / computer which is able to access all the customers' data on that customer device.
- Misuse the 'collect request' feature of UPI by sending fake payment requests with messages like 'Enter your UPI PIN' to receive money.
- Fake numbers of banks / e-wallet providers on webpages / social media and displayed by search engines, etc.

### SAFE DIGITAL TRANSACTION PRACTICES

- Never share your account details such as loan account number, login ID, password, PIN, UPI-PIN, OTP, ATM / Debit card / credit card details with anyone, not even with any officials, however genuine they might sound.
- Any phone call / email threatening the blocking of your account on the pretext of non-updating of KYC and suggestion to click link for updating the same is a common modus operandi of fraudsters. Do not respond to offers for getting KYC updated / expedited. Always access the official website of your bank / NBFC / e-wallet provider or contact the branch.
- Do not download any unknown app on your phone / device. The app may access your confidential data secretly.
- Always access the official website of bank / NBFC / e-wallet provider for contact details. Contact numbers on internet search engines may be fraudulent.
- Check URLs and domain names received in emails / SMSs for spelling errors. Use only verified, secured, and trusted websites / apps for online banking, that is, websites starting with "https". In case of suspicion, notify local police / cybercrime branch immediately.
- If you receive an OTP for debiting your account for a transaction not initiated by you, inform your bank / e-wallet provider immediately. If you receive a debit SMS for a transaction not

done, inform your service provider/ e-wallet provider immediately and block all modes of debit, including UPI.

- Do not share the password of your email linked to your bank / e-wallet account. Do not have common passwords for e-commerce / social media sites and your bank account / email linked to your bank account. Avoid banking through public, open or free networks.
- Do not be misled by advices intimating deposit of money on your behalf with financial Institution for foreign remittances, receipt of commission, or wins of lottery.
- Regularly check your email and phone messages for alerts from your financial service provider. Report any un-authorized transaction observed to your bank / NBFC / Service provider immediately for blocking the card / account / wallet, so as to prevent any further losses.

Customers, General Public and prospective customers are also advised to immediately report any suspicious incident and/or incident of defrauding of money as a result of these fraudulent acts and practices to the authorities in their jurisdiction, i.e. the Police and the Telecommunications regulator, including the Cyber Crime Cell. Please note that any person dealing with such fraudsters will be dealing at his/her own risk and responsibility.

Poonawalla Fincorp Limited will not be responsible for any loss suffered or otherwise in this respect.

Team Poonawalla Fincorp Limited