Identity. Information. Money. There's more on the line than just a call.

Know the difference between a genuine call and vishing. Protect your financial information from being misused.

Knowing about vishing is the first step to protect yourself from it. Vishing is a type of fraud where a person poses as a genuine caller, may be as a bank official or an authority figure, and lures you into sharing your confidential information, that is then used for identity theft.

Here are a few pointers that will tell you how to protect yourself from vishing:

- Do not provide confidential information over the phone. The Bank will never ask for private information like:
 - One Time Password (e.g. Credit Card CVC number, Card PIN number, Internet Banking password)
 - Card/Account Information (e.g. account numbers)
 - Above information via text (SMS) messages.
- Be cautious of phone numbers, even if the number displayed is that of your bank, as these can be spoofed to make the call appear as genuine.
- When you receive a call, ask questions and get as many details as possible.
- When in doubt, inform the caller that you will call back on the number. HSBC contact details are available <u>here</u>. This will help you validate the genuineness of the call.
- Do not respond to any suspicious looking e-mail, automated calls or text messages from the bank, you may wish to check with us.
- Do not share your personal information on any social sites or media (e.g. Facebook, Instagram, Twitter). Be discreet when you tweet.
- Ensure you update your contact details with the Bank to get timely alerts.

For more information on online security and good banking practices from HSBC, visit the <u>online security website</u> for more tips



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