

Integrated Risk Management Department Head Office, Pune - 411005

Dear Valued Customer,

29.04.2020

Thank you for banking with Bank of Maharashtra!

Security of your account is of utmost importance to us. In our endeavor to continue educating our customers on security, we are hereby publishing the Customer Awareness - 14. Please find the same below. Hope you will find it useful and informative.

<u>Customer Awareness - 14</u> BEWARE OF PHISHING ATTACKS

Phishing is a type of fraud that involves stealing personal information such as PIN, Credit/Debit Card number, Card expiry date, CVV number, etc. through emails or other medium that appear to be from a legitimate source.

COMMON PHISHING ATTACKS:

Spear Phishing:

Spear phishing is a targeted phishing attempt through an e-mail that appears to come not only from a trusted source, but often from someone in your own company, a superior in many cases, or from a close relative, seeking unauthorised access to confidential data.

CEO Fraud:

A social engineering technique where an attacker impersonates the CEO or senior figure, to trick internal staff into sending payments or sharing sensitive data.

<u>Vishing:</u>

Vishing is an attempt of a fraudster to take confidential details from you over a phone call. These details will then be used to conduct fraudulent activities on your account without your permission leading to financial loss.

SMShing

It is a combination of short message service (SMS) and phishing (the act of emailing someone with the intent of obtaining personal information that can be used for identity theft).

Email Phishing

The fraudulent practice of sending emails purporting to be from reputable companies, often for financial gain or to encourage individuals to reveal personal information.



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How to protect yourself from Phishing?

- Do not click on links, download files or open attachments in e-mails from unknown senders.
- Protect your computer by installing effective anti-virus / anti-spyware / personal firewall on your computer / mobile phone and update it regularly.
- Check your online accounts and bank statements regularly to ensure that no unauthorized transactions have been made.
- Do not disclose details like passwords, CVV values, etc. to anyone.
- If you get an SMS or call asking for personal or credit/debit card information, please do not provide this information.

-By Chief Information Security Officer, Bank of Maharashtra