

प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL,1501,SHIVAJINAGAR, PUNE-411005

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Dear Valued Customer,

Thank you for banking with Bank of Maharashtra!

Security of your account is of utmost importance to us. In our endeavour to continue educating our customers on security, we are hereby publishing the **Customer Awareness Series-3**. Please find the same below. Hope you find it useful and informative.

Customer Awareness Series-3

Incidents of identity theft

Identity theft happens when users fall for phishing, download malware, use insecure wireless networks, take out money from an ATM with a skimming device, fall for ecommerce skimming, share their passwords with people, or by having their personal information stolen by any means.

Following could be possible clues of identity theft:

- Withdrawals from bank account without knowledge of user
- Disconnect in billing or e-mail notifications
- Merchants refuse your cards
- Unfamiliar accounts or charges on your card

Best Practices for Users

- ➤ Ensure that you have strong passwords for all accounts. Use of non-dictionary words is also advised. Do not share your password with others.
- ➤ Shop with companies/websites you know. If the company is unfamiliar, investigate their authenticity and credibility. Conduct an internet search for the company/website name.
- Avoid posting personal information such as your address, phone numbers, e-mail address, license number, Aadhaar No., birth date, birth place, location for any given day, school's name of kids and family details.



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- While posting photos, avoid providing details of where you live, work or go to college. Also, do not post photos depicting negative or inappropriate behaviors. Remember you are writing your own history and it will continue to exist in the cyber world.
- ➤ Before making any digital payments on any website, look for two things: the trusted security lock symbols and the extra "s" at the end of http (i.e. https) in the URL or web address bar.
- Avoid connecting strangers since you don't know that your information could be used in a way you didn't intend.
- ➤ Verify e-mails and links in e-mails you supposedly get from your social networking site. These are often designed to gain access to your user name, password, and ultimately your personal information. These mails could be phishing e-mails too.
- Keep your anti-virus and software updated.
- Own your online identity Check privacy and security settings and set it to your comfort level for information sharing.

In cases of identity theft

- > Ensure that you have changed your passwords for all accounts.
- > Contact your Bank's customer care centre to freeze your accounts so that the offender is not able to access your financial resources.
- > Get your cards blocked and find out that if there have been any unauthorized transactions.
- ➤ In addition to Bank's customer care centre, approach local law enforcement agency for reporting of fraud.

By Chief Information Security Officer
Bank of Maharashtra