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# The Baramati Sahakari Bank Ltd

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#### **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 unauthorized 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.

# Vishing:

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.

## **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, The Baramati Sahakari Bank Ltd.