

# Beat the cheat.

A few tips to help you stay clear of financial scams.

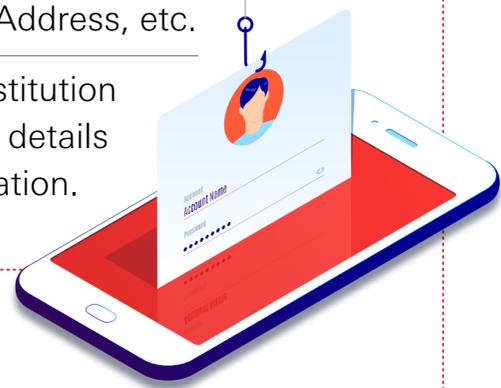


Scammers use all sorts of tricks these days to get you to share your personal account details. This could lead to unauthorized withdrawals from your mutual funds or bank accounts, fraudulent credit/debit card transactions, or more. Here are a few tips on how to stay safe while transacting, shopping and investing online.

## Fake Phone Calls or Vishing

You get a call or SMS from your bank or mutual fund, but the person doesn't have your basic information like Account Number, Address, etc.

Remember, no bank or financial institution would call to ask for basic account details since they already have the information.



## Fake SMS'es or Text or Smishing

You get a text message by SMS or Whatsapp from your bank warning you that there's been a problem with your account that requires immediate attention.

The message often asks you to respond with passwords, PIN, OTP, personal or financial information.

## Spam emails also called Phishing



You receive an email from your bank or financial institution for KYC update or redemption of mutual fund schemes and asks for your address, PAN, AADHAAR, account number, password or other details.

Do not reply to such emails since your bank or financial institution would already have these details.

Sometimes the email contains a link that takes you to a fake website created by hackers designed to imitate your bank or mutual fund website even with the lock icon in the search bar.

**To stay safe, call the customer service or toll-free number on your account statement or debit/credit card.**

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Investors should deal only with Registered Mutual Funds, to be verified on SEBI website under Intermediaries/Market Infrastructure Institutions". Refer to [www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in) for details on completing a one-time KYC (Know Your Customer) process, change of details like address, phone number etc. and change of bank details, etc. For complaints redressal, either visit [www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in) or SEBI's website [www.scores.gov.in](http://www.scores.gov.in). Investors may refer to the section on 'Investor Education' on the website of Mutual Fund for the details on all 'Investor Education and Awareness Initiatives' undertaken by the AMC.

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