



# 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.

Forewarned is forearmed. Simply put, when you know about vishing, you are better prepared to protect yourself from it too. 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 with him/her. This is then used for identity theft.

#### Here are a few steps that will help you protect yourself from vishing:

- Do not provide confidential information over the phone. A bank will never ask you for private information like One Time Password, card/account information or text (SMS) messages.
- Do not trust phone numbers, even if the number displayed is that of your bank, as it could be a scam, where a fraudster falsifies the number he/she is calling from in order 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. This will help you validate the genuineness of the call.
- Do not respond to any suspicious looking e-mail, automated calls or text messages
- Do not share your personal information on social sites or media. Be discreet when you tweet.
- Ensure that 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 [www.hsbc.co.in](http://www.hsbc.co.in)

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Never respond to unsolicited offers of money received through e-mails/phone/other media\*

- No one really gives you money for free\*
- Be careful while investing in seemingly attractive schemes offering high returns\*
- Do not invest in unregulated companies/entities\*
- Do not rely on hearsay – Check for yourself\*
- High return means higher risk including potential loss of entire money – Check your risk-appetite!\*
- Take care of your money – It is hard to earn but easy to lose\*
- When in doubt, check with a trusted financial adviser\*

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