



Protect your cheque book from fraudsters

Add peace of mind to financial security and protect yourself from cheque book fraud.

Reduce the stress of falling victim to cheque book fraud like counterfeit cheques, fraudulent alteration or the possibility of it getting lost or stolen. Your cheque book is your primary financial document and you can easily keep it safe.

Here are a few pointers on how to safeguard your cheque book:

- Count the number of cheque leaves in your cheque book when you receive it to ensure that none of the blank cheques have been removed
- Keep your cheque book in a safe and secure place. Do not leave it unattended at anytime.
- Avoid storing card number & expiry date on any merchant websites
- Never store card information such as card number/expiry dates on websites/merchant apps
- Refrain from signing blank cheques and ensure that you sign cheques only once the complete details are mentioned
- Remember to cross cheques as 'Account Payee' if they are not being used as bearer cheques
- Strike off any blank spaces on the cheque before signing it
- Do not leave extra spaces between words or figures, to minimise chances of alteration
- Maintain a record of cheques issued in the journal pages, usually placed in the beginning of your cheque book. This will help you keep track of the cheque series and spot any missing or unrecorded cheques.
- When you need to cancel a cheque, ensure that you scribble over the MICR band and write 'CANCEL' across the face of the cheque. Preferably tear the portion where the cheque is signed.
- Ensure that you use (both issue and deposit) CTS – 2000 compliant cheques (Cheque Truncation System) as they are scrutinised and recognised through image-based processing

For more information on online security and good banking practices from HSBC,

Visit 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*

*For any clarification, visit www.rbi.org.in or www.sebi.gov.in or www.irda.gov.in

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