



SIMply smart. Seamlessly secure.

Protect yourself from SIM card swap frauds. Secure your smartphone.

When it comes to banking on your smartphone, it is important to remember that your SIM card has a direct connection to your Bank. Any lapse in securing it can lead you to becoming a victim of fraud like SIM card swap, which puts both, your personal and financial data at risk.

How does SIM card swap occur?

Fraudsters carry out a SIM card swap in these two ways generally:

- They use a phishing e-mail or pose as bank officials asking you to share your personal information. With this data, your existing cell number is transferred to a new SIM for identity theft
- They pose as telecom providers urging you to upgrade or give you a special offer by changing your SIM card. On sending an SMS to this dubious number and accepting confirmation, your SIM gets swapped

Know the signs. Prevent fraud.

Here are a few tips to prevent a SIM card swap:

- If your phone has no connectivity for a few hours, call your mobile service provider to ensure your SIM has not been exchanged
- If you receive several annoying calls, do not switch off your phone in frustration - that would allow your SIM to be exchanged
- Do not block your SIM, irrespective of the reasons for which you are asked to
- Be cautious when opening links from unknown sources or websites
- Be cautious of downloading unknown apps and sources offering upgrades on your existing apps. Use only well-known stores for these purchases.
- Register for alerts via SMS and e-mail, and keep us updated on changes in your mobile and e-mail
- Frequently check your online transaction history, so that you can identify any irregularity as quickly as possible

As a further precaution, please note that your bank will not ask you to share your account details via e-mail, SMS or over the phone. Please do not respond to any such requests and inform us at the earliest if you receive any.

For more information on online security,

Visit www.hsbc.co.in

Call **HSBC PhoneBanking**

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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