



# Fraud Awareness

**Dear Customer,**

Despite many security features and preventive measures taken by the Bank, your banking and personal information may be compromised and you might be a victim of fraud, if you are not vigilant.

From card skimming fraud to phishing, smishing, vishing, email hacking, email spoofing and caller ID scam, there are multiple ways fraudsters can swindle your hard-earned money.

The Bank requests you to be more vigilant and adopt below safety measures that will help you in keeping your banking information and personal information secured.

## Tips to ensure safety from being a victim to Fraud

- **Never** hand-over your Debit Card to any 3<sup>rd</sup> party.
- **Always memorize** your PINs and passwords; never keep your PINs and passwords in a place which is easily accessible
- **Never reveal** your ATM PIN, OTP or password to any 3<sup>rd</sup> party over phone, email or SMS.
- **Use different PINs** for different cards and make it a practice to change your PINs frequently.
- **Cover the keypad** while entering your PIN at any ATM or merchant outlet (**point of sale machines**).
- **Never reveal** your account number, card information, online banking password, and transaction password, ATM PIN, CVV or OTP to anyone claiming to be working for any government entity, service provider or bank official (Banks and Government entity will never ask you for your personal banking information or PIN numbers).
- **Do not execute** any transaction on websites opened from links received from unknown email, SMS or social media platform.
- **Inspect URLs** carefully to make sure they're legitimate.

If you think you may have compromised the safety of your card credentials and/or lost money due to fraudulent misuse of your cards, you should immediately contact Bank of Baroda either by visiting our nearest branches or by calling **800-BARODA (800-227632)**.

**Thank you for Banking with Bank of Baroda!**

With Regards  
Fraud Monitoring Cell  
Bank of Baroda,  
Zonal Office, UAE  
Email: [fraudmanagement.uae@bankofbaroda.com](mailto:fraudmanagement.uae@bankofbaroda.com)