



## **Safeguard your information when using digital platforms**

During these challenging times, fraudsters may take advantage of the new scams.

Additionally, as the festive season fast approaches, do remember to be vigilant by protecting your cash by enhancing your digital security when you purchase online / utilize digital payment alternatives.

Avoid using banking/ financial applications or engaging in financial activities while using VPNs. Using unknown networks can result in data leakages and credential theft leading to fraudulent activity. Make sure that you do not share any personal information including credit card details and account numbers.

Enhance your understanding on how you can carry out safe and secure transactions when using e-commerce/ online shopping sites, making digital payments, and take the appropriate precautions to protect your cash.

- To ascertain the legitimacy of digital retailers, we recommend you conduct some research across multiple sources.
- Verifying the authenticity of websites - search for the "https" or the padlock icon to confirm that the website is secure.
- Understand your rights and the company's refund procedures.
- Use secure passwords and keep your software and virus protection up-to-date.
- Use of public Wi-Fi networks is not recommended.
- On merchant websites, don't save credit card information.
- Avoid clicking on links sent by unknown numbers or chain messages sent by recognized numbers if you want to keep your card information private.
- If you're unsure about an e-commerce transaction, don't authorise an OTP (one-time password).
- Never give out your passwords or ATM PINs to anyone.
- Always make payments/fund transfers and purchases using legitimate methods

When shopping and transacting online, be cautious.

For further information, go to [www.hsbc.lk/help/security-centre/cyber-security/](http://www.hsbc.lk/help/security-centre/cyber-security/)