

LTF Customer Awareness Module



Phishing

- Phishing is the attempt to obtain sensitive information such as usernames, passwords, and credit card details, by disguising as a trustworthy entity in an electronic communication.
- Phishing is typically carried out by email spoofing and it often directs users to enter personal information at a fake website, the look and feel of which are identical to the legitimate one.

Preventive Measures

1. **NEVER** click on links provided within such emails.
2. **ALWAYS** type the website/URL of your bank in the browser by yourself.
3. **ALWAYS** check if the website prefix is https and not http. Legitimate website will have the https prefix.
4. **NEVER** enter your personal confidential information on any website that wants you to enter them for some random confirmation or verification.
5. **ALWAYS** update your anti-virus signatures and definitions to ensure that malware and spyware will be caught & taken care of by the anti-virus software before they do any actual damage.

Note: LTF doesn't explicitly ask for Credit/Debit card details from their customer.



Safeguard Your Personal Information

- Never share your online banking username and/or password with anyone.
- Never share your ATM card and PIN with anyone.
- Never use birth dates, Adhaar/PAN details, phone numbers or account numbers for passwords.
- Never store your personal information in your email account or share PII via email, messages, or online applications.
- Monitor access given to various applications on your mobile phone before installing it onto your device.
- Never answer emails asking you to verify account numbers or passwords.
- Use unique passwords for any site that contains sensitive information and change passwords regularly.
- LTF will never contact you and ask you for your full debit card number or the three digit security code on the back of your card or any of your online banking details.

Report Fraud:

Should you receive any such calls/messages requesting your personal financial information, hang up the phone and contact LTF immediately at customercare@lts.com

