Dear Customer,

By taking a few basic precautions while conducting your financial transactions, you can go a long way in protecting yourself against financial frauds. Listed below are a few tips that you could follow:

**ATM Transactions:**

- Maintain an awareness of your surroundings throughout the entire transaction. Be wary of people trying to help you with ATM transactions.
- **Shield your PIN** - To guard against others observing you as you key in your PIN at a terminal, stand directly in front of the keyboard or PIN pad to block the view of anyone standing near you.
- **No one else ever needs to know your PIN** - Your ATM card will work only with a PIN (Personal Identification Number). Memorize your PIN. Never write your PIN on your card or store it with your card. Do not use your birth date as your PIN, especially if you carry your driver’s license with your card. Never tell your PIN to anyone or let anyone else enter your code. Keep your PIN a secret.
- Do not re-enter your PIN if the ATM eats your card - contact your bank official.
- Never count cash at the machine or in public - Wait until you are in your car or another secure place.
- Maintain a supply of deposit envelopes at home or in your car. Prepare all transaction paperwork prior to your arrival at the ATM. This will minimize the amount of time spent at the machine.
- **Report a lost or stolen card at once** - Even though your ATM card cannot be used without your PIN, report a lost or stolen card to your financial institution immediately.
- **Keep your receipts** - To guard against transaction fraud, check your receipts against your monthly statement.
- If you are involved in a confrontation with an assailant who demands your money, COMPLY!!

Please report a suspicious mail or SMS alert or phone call to fraudreport@yesbank.in immediately.

We at YES BANK are committed to provide a secure internet banking platform with “best in class” services to all our customers. Help us serve you better by keeping a watchful eye and reporting anything suspicious.

We are always listening. Say YES to secure banking!
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Listed below are a few tips that you could follow:

**Online Transactions (online shopping, movie tickets, air/rail tickets etc.):**

- Do not access Netbanking or make payments using your Credit/Debit Card from shared or unprotected computers in public places.
- Use secure websites for transactions and shopping. Shop with merchants you know and trust. Make sure internet purchases are secured with encryption to protect your account information.
- Look for “secure transaction” symbols like the padlock icon at the bottom right of the browser window for a secure webpage (you can double-click on it to verify the website’s security and authenticity) or "https://", in the address bar of the website—the "s" helps ensure that your information will be passed along in a secure manner.
- Always log off from any website after making a purchase with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.

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Scams like Phishing and Vishing are designed to steal your web identity and personal data. Phishing is carried out via fraudulent e-mails and Vishing is orchestrated via bogus voice messages and phone calls.

Please follow these simple steps to avoid falling prey to these scams:

1. **IMPORTANT RULE:** Never use a link in an e-mail message to get to any web page. If you want to go to another web page, type the URL directly into your browser’s address bar to ensure that you are reaching the correct web page. Access the official YES BANK website via www.yesbank.in

2. Treat all e-mail messages with suspicion. What you see in the body of the message can be forged, the sender’s address or return address can be forged, and the header can also be manipulated to disguise its true origin. Do not respond to forms and links in the e-mail.

3. Do not open unexpected e-mail attachments from unexpected sources or instant message download links. Delete the suspicious e-mail immediately.

4. Never send any personal or financial information to anyone via e-mail – Do not share any confidential information such as password, customer id, Credit / Debit Card number or PIN, CVV, DOB to any e-mail request, even if the request is from government authorities like Income Tax department, Reserve Bank of India or any Card Association company like VISA or MasterCard.

5. Setup either e-mail or SMS alerts on your Netbanking account for all transactions.

6. Regularly log in to your online accounts at least once a month.

7. Do not address or refer to your Bank account problems or your account details and password on social networking sites and blogs.

8. Do not transfer funds to or share your account details with unknown / non-validated source, luring you with commission, attractive offers.

9. Ensure that you have installed the latest anti-virus / anti-spyware / personal firewall / security patches on your computer or high-end mobile phones / PDAs.

10. Do not access Netbanking or make payments using your Credit / Debit Card from shared or unprotected computers in public places.

11. Check for the Padlock icon. Microsoft Internet Explorer always displays the lock icon at the bottom right of the browser window for secure webpages. Double-click on it to verify the site’s security and authenticity.

**Note:** YES BANK will never ask you to divulge any confidential information over e-mail or phone call.

**What we have done to secure your online experience?**

At YES BANK we have implemented a second level of authentication for all Netbanking transactions. A one-time password will be sent to the customer via SMS to his / her mobile phone or PDA for that transaction thus providing enhanced levels of protection.

**Please report a suspicious mail or phone call immediately:**

If you receive any e-mail, phone call requesting your personal security details / NetBanking details like your PIN, password, Account number or Credit / Debit Card details or a Bank staff approaches you to disclose your password, please do not respond to it and forward the e-mail to fraudreport@yesbank.in.

If you receive an SMS for a transaction that you have not initiated / conducted on Netbanking, please report it to fraudreport@yesbank.in and also contact us via Phone Banking immediately.

Contact your Branch / Phone Banking at a phone number you know to be accurate, appearing on a Debit card or bank statement; or published on the official website, and let the Bank know the details of the suspected incidents.

For more details on how you can protect yourself, please click on the link - “Security Awareness” on our website http://www.yesbank.in

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By taking a few basic precautions while conducting your financial transactions, you can go a long way in protecting yourself against financial frauds. Listed below are a few tips that you could follow:

**Generic rules:**
- Setup either email or SMS alerts on your Netbanking account for all transactions.
- Regularly log into your online accounts at least once a month.
- When on social networking sites - Avoid sharing full birthdates, place of birth, pet’s name, children’s names, or names of schools attended, especially if this information is used as a clue to account passwords or security questions. Never share your mother’s maiden name, PAN number, bank account numbers, or usernames and passwords for any account including e-mail accounts. You’ll also want to keep your phone number and home address private. All this information could be collected and used by fraudsters to attempt illegal activity in your name.
- Do not transfer funds to or share your account details with unknown/ non-validated source, luring you with commission, attractive offers.

- Never send any personal or financial information to anyone via e-mail - Do not share any confidential information such as password, customer id, Credit/Debit Card number or PIN, CVV, DOB to any e-mail request, even if the request is from government authorities like Income Tax department, Reserve Bank of India or any Card Association company like VISA or Master Card
- Know what to do if you lose your handbag or wallet - Take a moment to inventory or photocopy the personal and financial information you carry in your handbag or wallet, including items such as your driver’s license, bank cards, checks, and credit cards. Store your inventory list or photocopies in a secure location. This important step will help you know whom to contact if your handbag or wallet is lost or stolen.

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Listed below are a few tips that you could follow:

**Protecting Banking Information on Mobiles:**

- Use the phone lock function on your mobile device when it is not in use. This function password-protects your device so that nobody else can use it or view your information. Also be sure to store your device in a secure location.
- Frequently delete text messages from your financial institution, especially before loaning out, discarding, or selling your mobile device.
- Do not store critical information like your ATM PIN number on your phone.
- Never disclose via text message any personal information (account numbers, passwords, or any combination of sensitive information like your PAN number or birth date that could be used in ID theft).
- If you change your mobile phone number, contact your nearest YES BANK Branch immediately in order to update the new mobile number.

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