

# Protect yourself from financial fraud

With more and more people being targeted by fraudsters, it's important to understand more about this crime and how to spot a potential scam. Taking the time to stop and think about a situation may help you to make the right decision in those crucial moments.



Always ask yourself, does this seem right?  
If you are not sure, ask us

## Fraud can happen at any place and any time.



### Email scams

Also known as phishing, emails are sent by fraudsters to encourage you to share personal details or to click on fake links.

### Here are some examples:

- You're at work & receive an email that says..
- You have an inheritance awaiting to be claimed from an individual you do not know
- You have been approved for a loan offered by a representative company acting on behalf of HSBC
- You have won a lottery draw that you have not entered



### Investment scams

Investment scams claim to offer high returns for very little risk. Fraudsters often use false testimonials, spoof websites and fake legal documents to make the scams appear genuine. If it seems too good to be true, it generally is.

### Ways to spot a possible investment scam

- You're approached by phone, email, text message with an investment opportunity
- The "company" contacting you says they are acting on behalf of HSBC
- You feel pressured into making a quick decision, for example the caller states the offer is "only available right now" or "don't miss out"
- The only contact information you're given is a mobile phone number or email address.
- If it seems too good to be true – high returns for a low risk, is generally is too good to be true

# Top tips to help you wise up to fraud



✓ Always question uninvited approaches it could be a scam

Instead, contact the company directly using a trusted email or phone number to check that the request is genuine.

✓ If you are uncertain, contact us

Get in touch with us to confirm the validity of your transaction or the individual claiming to work for or on behalf of HSBC prior to making any payments

✓ Never give out your personal or financial details

Unless you are absolutely sure you know who you are dealing with

✓ Don't be tricked into giving fraudsters access to your details.

Never automatically click on a link in an unexpected email or text



## Important FACTS about HSBC South Africa

- HSBC South Africa **does not** offer retail services to individuals, we only cater for corporates
- HSBC South Africa **does not** issue bank cards or offer loans to individuals
- HSBC South Africa **does not** work with any other company who act as representatives on behalf of HSBC

## It pays to stop and think

If you think or if you suspect anyone has attempted to compromise your financial details or you have been a victim of fraud, kindly contact the **South African Police Services** for them to conduct a comprehensive investigation to ensure that the law deals with the fraudsters.

You may find some useful information on the South African Fraud Prevention Services

<https://www.safps.org.za/index.aspx?ReturnUrl=/>

**At HSBC we would never**

- Request you to transfer money for the processing of a loan application
- Courier you an HSBC Bank card. HSBC cards can only be collected by a **HSBC client** from a **Retail HSBC branch**.
- Request you to transfer funds via **any other local bank**
- Request up front fees for the release of funds from other jurisdictions
- Contact you via a gmail/yahoo email domain accounts
- Communicate with you via text messages