



## Tips and recommendations to protect against scammers

In the era of technological development and digitalization, more and more scammers are trying to find ways to get profit through deception and fraud. JSCB "TBC Bank" recommends the following tips to each client to avoid falling into the tricks of scammers.

- Never tell anyone the code sent by SMS message. Remember, Bank employees never ask for a code sent by SMS message;
- Never confirm card transactions that you do not make;
- Do not answer unfamiliar numbers and do not share your data over the phone, even if they introduced themselves as Bank employees. All calls on behalf of the Bank are made by the Call Center, tel.: +998 78 777 27 27;
- Don't fall for fake contests where scammers ask you to transfer money means or confirm a transaction. Remember that TBC campaigns are implemented only through official channels. For participation in these campaigns, you do not need to transfer money or confirm transactions;
- If you are shopping online and the seller offers to pay through a third party's website requiring your details, do not fill out the form under any circumstances. Do not make purchases using unknown payment systems. Do not open links and do not share your data with anyone;
- Three characteristic features of a scammer:
  1. Call from an unknown or hidden number;
  2. Send SMS message from an unknown number that someone is trying to hack your bank card;

3. Request you to provide the number of your card, expiration date, three numbers on the back side of the card if it is an international bank card.

If you received such a message or a call, then remember you are dealing with a scammer who wants to get your data and steal your money.

- One of the most common fraud schemes exists on online trading platforms;
- Scammers call the persons whose goods are advertised on the trading platforms and request their card number, expiration date, and then ask for SMS with a confirmation code sent to the scam victim's number. If you tell the code to scammers, they transfer money funds from the victim's card;
- Never share a photo of your card if you want to give your card details to a third party. Scammers can take a chance and use your card's 16 digits and your card's expiration date for malicious purposes;
- Do not fall for the tricks of scammers who offer banking services on the third-party's social networks. Be aware that absolutely all TBC banking services are provided through the TBC UZ application;
- Do not apply for a loan under the influence of a third party. All loans that are made in your name impose an obligation on you to pay them;
- If you have a minimal suspicion relating to the fraudulent debits from your bank card, we advise you to block your bank card in the TBC UZ application and contact the Happiness Center of TBC Bank for help at **78 777 27 27**;
- If you notice anything suspicious that violates your rights, according to the Whistle-blowing Policy, you can contact anonymously through the following communication channels: [incident\\_compliance@tbcbank.uz](mailto:incident_compliance@tbcbank.uz) or call the Hotline Number **78 888 27 27**.