

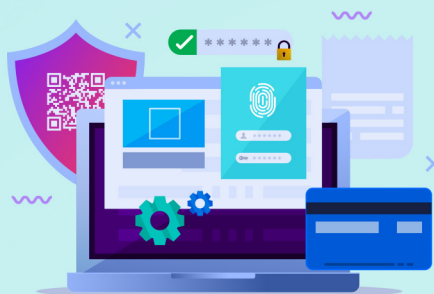
Fraud Prevention & Security Tips

At Prudential Bank LTD (PBL), the protection of your money and personal information is our top priority. The Bank invests in advanced technologies such as firewalls, strong encryption, multi-factor authentication, and 24/7 monitoring to keep your accounts safe.

However, scammers are always looking for new ways to trick people. This guide offers practical tips to help you stay informed, avoid fraud, and protect your accounts.

Remember the Golden Rule: *Prudential Bank LTD will never ask for your PIN, password, or One-Time Password (OTP). If anyone does, it is a scam.*

• Online Banking Safety



PBL's online banking systems use strong encryption and continuous monitoring.

⚠ Important: **www.prudentialbank.com.gh** is the only official website of PBL.

Best Practices

- Always type the address directly into your browser
- Never use links from emails or SMS to access online banking
- Verify that the URL begins with **<https://>**
- Never share your password or PIN
- Log out after each session
- Avoid using public Wi-Fi or shared computers
- Keep your browser and antivirus software updated

Reminder: PBL will never ask you to verify or update your account details via email or a third-party website.

• Mobile Banking Safety



Mobile banking is secure and convenient when used responsibly.

Stay Protected

- Download the official app only from App Store, Play Store, or AppGallery
- Verify that the app publisher is Prudential Bank LTD
- Secure your device with a password, fingerprint, or face ID
- Do not store your PINs, card numbers, or login details on your phone
- Log out after each mobile banking session
- Update antivirus software regularly
- Report SIM swaps, lost devices, or suspicious activity immediately

Fake App Warning: Fraudsters create counterfeit banking apps. Always verify the publisher's name before downloading.

•ATM Safety



When using ATMs,
always stay alert.

Before Use

- Inspect the machine for unusual devices or loose parts
- Choose ATMs in well-lit, busy areas

During Use

- Shield your PIN when entering it
- Do not accept help from strangers
- Cancel the transaction if distracted

After Use

- Take your card and receipt before leaving
- Report any stolen or retained card immediately

Emergency Contact: PBL Customer Experience Centre
– 0302 750 420 / 0551 85 85 85 / Toll-free 0800 000772

•Two-Factor Authentication (2FA) & OTP Security



Two-Factor Authentication provides extra protection by combining your password with a One-Time Password (OTP)

OTP Safety Tips

- Never share OTPs with anyone (not even PBL staff)
- Use OTPs immediately—they expire quickly
- Report unexpected OTPs you did not request
- Only enter OTPs for transactions you initiated



Red Flag: If anyone calls asking for your OTP, hang up immediately. It is a fraud attempt.

•Protecting Your PINs & Passwords

Your PINs and passwords are the keys to your account.



Best Practices

- Memorize them—do not write them down
- Use strong but memorable passwords (mix letters, numbers, symbols)
- Avoid using personal information such as birthdays or phone numbers.
- Shield your screen when typing
- Change them immediately if compromised
- Never share with anyone—not family, friends, or PBL staff

• Phone & Social Engineering Fraud

Fraudsters often call, pretending to be representatives of the Bank.

Common Scams

- Fake “account verification” calls
- False security breach alerts
- Urgent requests for immediate action
- Threats of account suspension

Remember: PBL will never ask for your PIN, password, OTP, or full card number by phone. If in doubt, hang up and call ;
– 0302 750 420 / 0551 85 85 85 / Toll-free 0800 000772



• Online Shopping Safety

When shopping online:

- Use only trusted websites
- Look for “https://” before entering payment details
- Complete OTP authentication when prompted
- Keep receipts and confirmations
- Never pay via email links
- Avoid sharing card details through unsolicited messages



QR Code Warning: Only scan QR codes from trusted sources. Fraudulent codes can direct you to malicious sites.

• Identity Theft & Fraud Prevention



Protect yourself from identity theft:

- Store personal documents securely
- Shred sensitive papers before disposal
- Carry only essential IDs/cards
- Never share personal details via email or phone to unknown callers
- Monitor your accounts regularly
- Report lost or stolen IDs, cards, or chequebooks immediately

Monitoring Checklist

- Review account statements weekly
- Check app notifications daily
- Report any suspicious transactions within 24 hours

COMMON CYBER THREATS

Phishing – Fake emails or messages asking for urgent action, info, or clicks.

- ▶ Never click suspicious links or open unexpected attachments.

Spoofed Websites – Fake sites made to look like PBL's.

- ▶ Always type our web address directly.

Pharming – Malware redirects you to fraudulent sites.

- ▶ Double-check the website URL before entering details.

Skimming – Hidden devices on ATMs or PoS terminals that steal card data.

- ▶ Report suspicious machines immediately.

SIM Swapping – Criminals hijack your phone number to intercept OTPs.

- ▶ Report loss of mobile service to your provider and inform PBL immediately.

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WHAT TO DO IF YOU SUSPECT FRAUD

1. Stay calm
2. Stop transactions immediately
3. Record details (time, nature of incident)
4. Contact us right away

24/7 Emergency Contacts:

- Customer Experience Centre: 0302 750 420 / 0551 85 85 85 / Toll-free 0800 000 772
- Fraud Hotline: 050 993 1380 / 050 993 3388
- Email: isd_dept@prudentialbank.com.gh

YOUR SECURITY PARTNERSHIP WITH PBL

At PBL, security is a shared responsibility.

Our Commitment:

- Advanced security technologies
- Immediate fraud response
- Ongoing customer education
- Continuous system improvements

Your Role:

- Follow the guidelines above
- Stay informed about new threats
- Report suspicious activity promptly
- Keep your contact details updated with us

By working together, we can keep your financial information safe.

STAY UPDATED

Cyber threats evolve daily. Visit our website regularly for security tips and follow our official social media pages for real-time alerts.

If you have any questions, please contact our Customer Experience Centre on **0302 750 420, 0551 85 85 85, or toll-free on 0800 000 772.**

Prudential Bank is here to keep your accounts safe.