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**MONEDO FINANCIAL SERVICES PVT. LTD.**

**INFORMATION SECURITY PRACTICES**

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## 1. Overview

The information and information systems used by Monedo Financial Services Pvt. Ltd. Monedo Financial Services Pvt. Ltd, will be referred as “Monedo”. This Information Security document defines the best practices and how a user must safeguard him/ herself against frauds/ scams.

## 2. Security against frauds

### A. How Frauds happen ?

Frauds start with Financial pressure of an individual / need at the Fraudsters end, who then finds an opportunity to execute this. Most of the frauds be it online / in-person target consumers of Financial Services. Fraudsters may directly approach the target victims, or may lay a trap for them.

- **Customer Search**

- 1) Fraudsters create look-alike websites or social media pages or upload their contact details to become reachable via search engines.
- 2) Customer search for Monedo in search engine.
- 3) Search engines share both correct Monedo’s contact details & fraudsters contact details and if needed target victim is redirected to a fake page.
- 4) Customer on the other end contacts the Fraudsters/ vice versa and establish contact.
- 5) Customer shares personal information like KYC, etc and may also end up paying some fees to the fraudster.
- 6) Customer awaits and gets nothing in return and realizes that he/ she has been a victim of the fraud/ scam.

- **Customer contacted via SMS/ Email**

- 1) Fraudsters gather target victims details.
- 2) Fraudsters send malicious links to customers phone (which may download remote tools on the device)
- 3) Fraudsters make calls to customers to gather and verify their financial details.
- 4) Customer shares personal information like KYC, etc and may also end up paying some fees to the fraudster.
- 5) Customer awaits and gets nothing in return and realizes that he/ she has been a victim of the fraud/ scam.

### B. How to stay Safe ?

- Do not rely on Search Engines for our valid details. You may reach us on <https://www.monedo.in/contact-us/>
- Think twice before sharing your information.
- Check for spellings in the website page.
- Do not share any documents or transfer any fees towards processing of loans.
- Do not install any third party Remote apps that may control your device.
- Report suspected issues via <https://www.monedo.in/contact-us/>
- Keep us updated with your contact details.
- Do not click on suspicious link.