

इण्डियन ओवरसीज़ बैंक INDIAN OVERSEAS BANK

VISHING – BEWARE OF FRAUDULENT PHONE CALLS

Dear Customer,

Greetings from IOB!

Vishing (also known as **Voice phishing**) is a form of phishing attack in which the attacker (Visher) calls a bank customer (Victim), claims to represent the bank and lures the victim to provide personal banking details like **Customer ID**, **password**, **Credit Card Number**, **ATM PIN**, **OTP**, **CVV** or other sensitive information by creating a sense of urgency in the victim's mind.

Steps to be taken if suspected vishing attack:

- 1. Immediately **change the password**, **ATM PIN**, **Mobile Banking PIN**, **secret questions/answers** that you have shared over the fraudulent call.
- 2. Verify if any unauthorized transaction has been carried out recently.
- 3. If yes, then immediately contact your branch/bank and report.
- 4. Recall and record the call details like the phone number, information shared with the Visher etc. It will help bank or the police in further investigation.
- 5. It is advisable to contact your local/cyber police and lodge a complaint.

Do not share confidential information like Internet banking login ID /Password /OTP /PIN /ATM-Debit /Credit Card Number / CVV/ Expiry Date to anyone. If you receive a mail or phone call asking for the same, be alert, as it is likely to be from a fraudster.

Bank or its employees will never ask for such confidential information through e-mail or over phone.

GOOD PEOPLE TO GROW WITH

With warm regards, Chief Information Security Officer Indian Overseas Bank, Central Office, Chennai