
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, 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.
- Use a browser that has a Phishing filter.
- While charging mobile phones avoid public charging ports or portable wall chargers
- Limit personal information on social networks
- Secure your laptop, smart phone or other mobile devices
- Open only expected email attachments sent from known addresses
- Avoid untrustworthy Downloads