



Dear Customer,

At Indian Overseas Bank - Singapore, we are committed to providing a safe banking experience and protecting you from phishing scams. In line with the additional safeguards for bolstering the security of the banking services outlined by the Monetary Authority of Singapore and Association of Banks in Singapore on 19 Jan 2022, we will be progressively rolling out the following measures viz.

- No clickable links in emails or SMS sent to retail customers.
- Threshold for funds transfer transaction notifications on registered e-mail to customers will be set by default at \$100
- Notification to existing mobile number or email registered with the bank whenever there is a request to change a customer's mobile number or email address
- Additional safeguards, such as a cooling-off period of at least 24 hours before implementation of requests for key account changes such as in a customer's key contact details received other than over the counter.
- Customer assistance facility at +65 6372 4423 to report any potential fraud cases on a priority basis.
- More frequent scam education alerts

Kindly remember,

- Bank or its officials would never ask you to reveal sensitive personal information, passwords or OTP over emails, SMS or phone calls.
- Never click on any suspicious links in e-mails from unknown sources.
- Securely access our official website at <https://www.iobsingapore.com>

Assuring you of our best services always.

Chief Executive

Indian Overseas Bank, Singapore