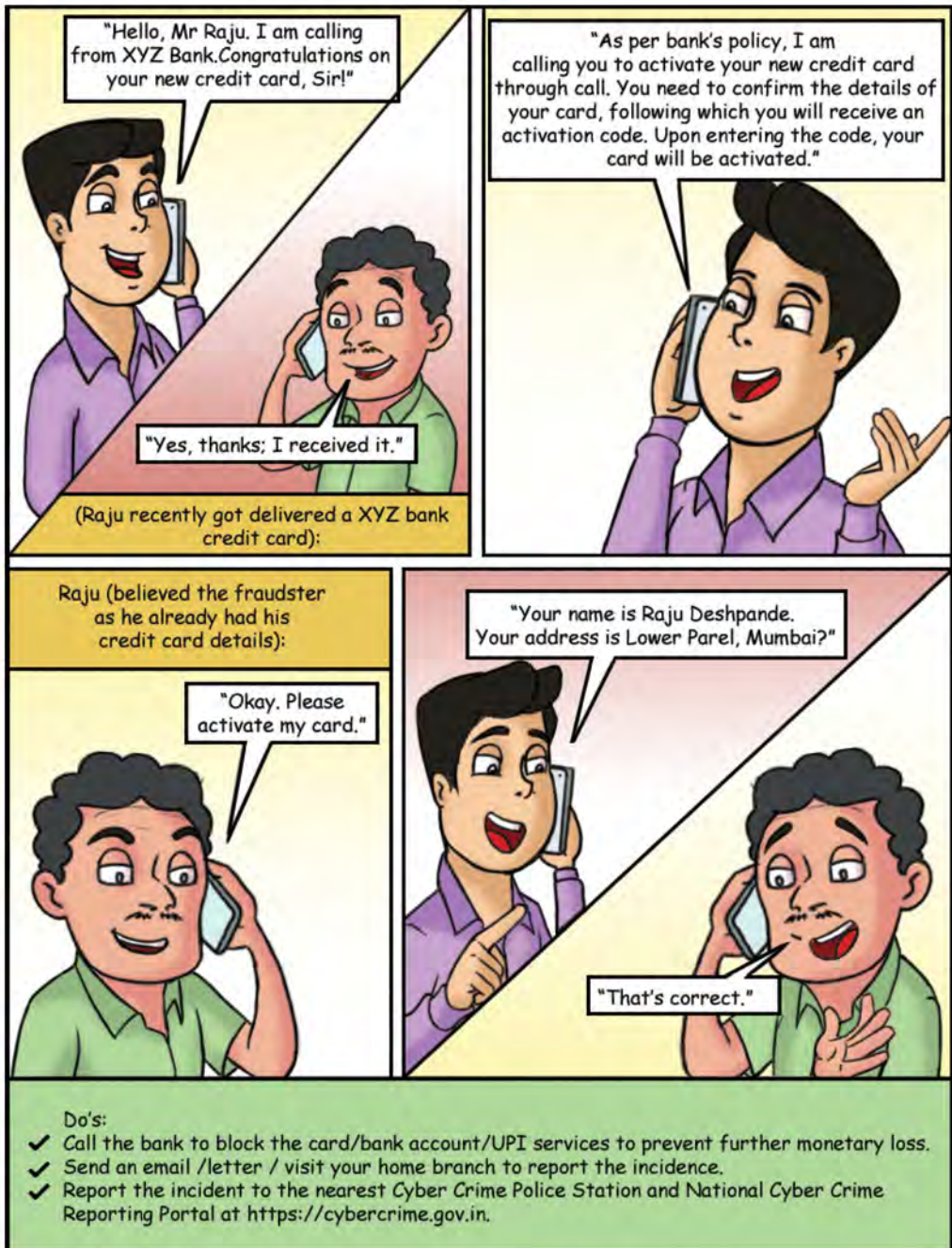


## 29. CREDIT CARD ACTIVATION FRAUD



"Hello, Mr Raju. I am calling from XYZ Bank. Congratulations on your new credit card, Sir!"

"Yes, thanks; I received it."

(Raju recently got delivered a XYZ bank credit card):

"As per bank's policy, I am calling you to activate your new credit card through call. You need to confirm the details of your card, following which you will receive an activation code. Upon entering the code, your card will be activated."

Raju (believed the fraudster as he already had his credit card details):

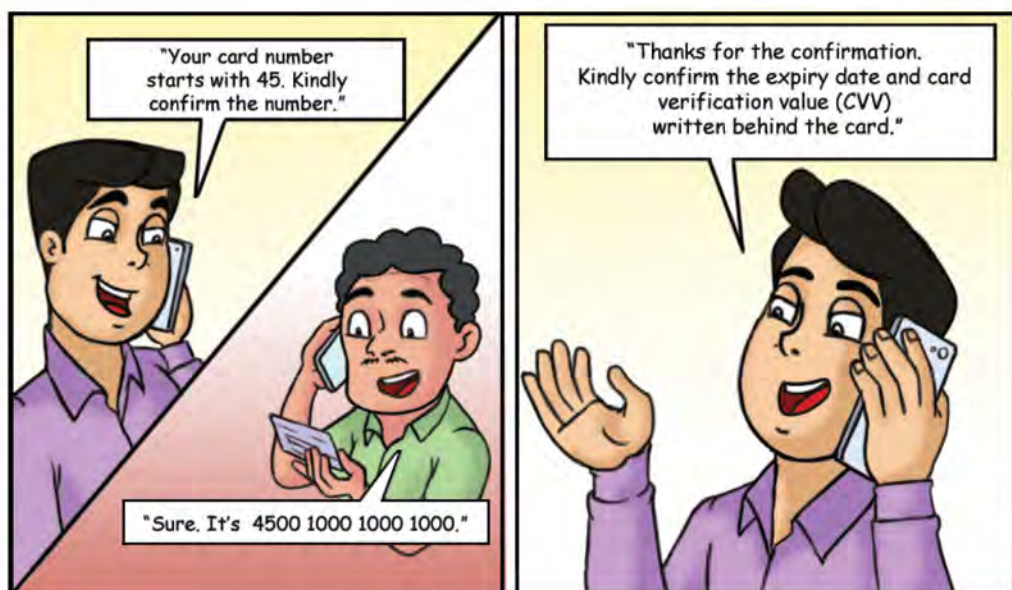
"Okay. Please activate my card."

"Your name is Raju Deshpande. Your address is Lower Parel, Mumbai?"

"That's correct."

**Do's:**

- ✓ Call the bank to block the card/bank account/UPI services to prevent further monetary loss.
- ✓ Send an email /letter / visit your home branch to report the incidence.
- ✓ Report the incident to the nearest Cyber Crime Police Station and National Cyber Crime Reporting Portal at <https://cybercrime.gov.in>.



"Thanks for the confirmation, Sir. You must have received an SMS for the final activation. Kindly confirm the code received on your phone."

Raju received an SMS from his bank, about debit of Rs 1.2 lakhs on his credit card. Here, Raju was defrauded under the pretext of credit card activation.

Don'ts:

- × Never share your Card details and OTP to anyone.
- × Don't trust unknown callers for your credit card activation. Credit cards can be activated from your mobile banking application.
- × Don't share your card details/OTP with anyone, banks never ask for OTP.