



## Protecting You from Malware Scams (Part II)

Malware scams targeting mobile device users are on the rise. We've recently introduced anti-malware security features and enhanced our controls to protect you as part of our commitment to safeguard your assets and your financial information.

We take this opportunity to reassure you of the enhanced controls we've put in place. Equally, we want to urge you to remain vigilant against the latest malware scams.

### Understanding malware scams

Malware, or malicious software, is any programme or file that infiltrates and causes damage to the device, server, user or network. Malware can take the form of computer viruses, spyware or Trojan Horse and is designed to steal sensitive information such as login credentials, personal details, or financial data. Malware can enter your phone if you click a malicious link or open / download a malicious attachment or app.

### How HSBC protects you against fraud

- 1. Enhanced security measures on Android devices to detect accessibility permissions:**  
Access to the HSBC Singapore banking app will be denied (intentional exit) on Android devices if accessibility permissions are detected. This is because accessibility services can be exploited by scammers to compromise your banking log-in credentials. We understand that this may cause frustration and we seek your understanding that the security feature was implemented to protect you from malware / potential vulnerabilities.
- 2. Educational and important notices:** We provide regular updates and educational resources to help you stay informed about the latest financial threats. We encourage you to visit the Security Center of our website or social media channels to enhance your understanding of potential risks.
- 3. 24/7 Customer Support:** We stand ready to assist you. Should you encounter challenges with your HSBC mobile app or online banking, please call us at 1-800-HSBC-NOW for assistance.

### Remaining vigilant against malware scams

While we have equipped the HSBC mobile app with industry standard security technology to ensure that our customers are protected against fraud, you play an important part in protecting your account and transactions too.

Here are a few general tips to help you stay protected:



- 1) Ensure the permission settings of new and existing apps on your phone are fit for purpose. Especially for Android users, please ensure the accessibility settings are deactivated for all apps.
- 2) Keep your devices updated with the latest security patches.
- 3) Be vigilant when downloading apps outside manufacturer app stores.

For more information on the latest malware threats, please visit the Security Centre in our HSBC website.

Thank you for your trust in us. We are committed to providing you with a secure banking experience.