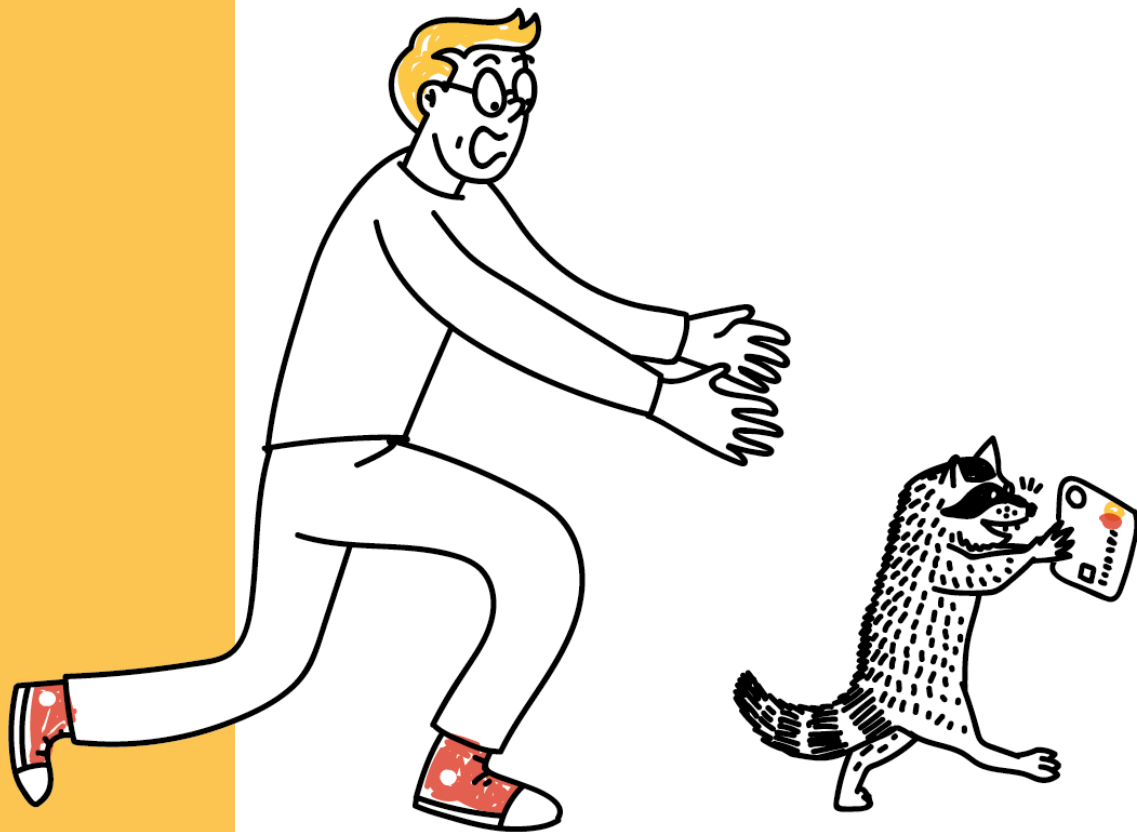


# FINANCIAL FRAUD

Protect yourself  
and your family

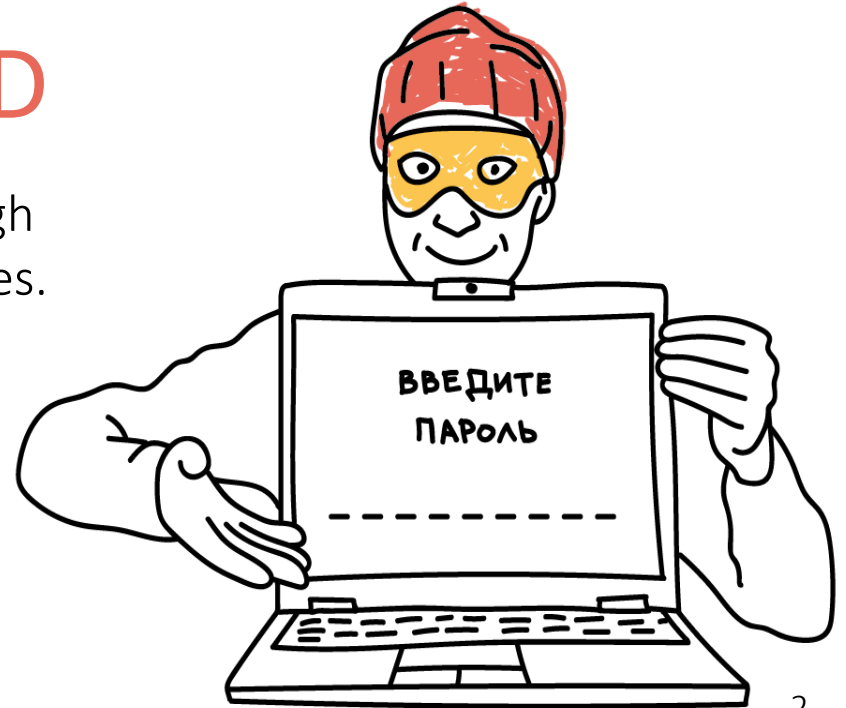




# HOW TO RECOGNIZE A CHEATER AND WHAT TO DO IF YOU ARE CHEATED

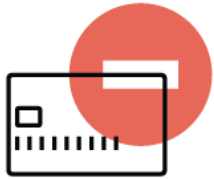
Fraudsters try to get your money through calls and SMS, social networks and offices.

What types of fraud are there?

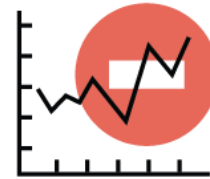




# TYPES OF FINANCIAL FRAUD



WITH BANK CARDS



IN FINANCIAL MARKET



CYBERCRIME

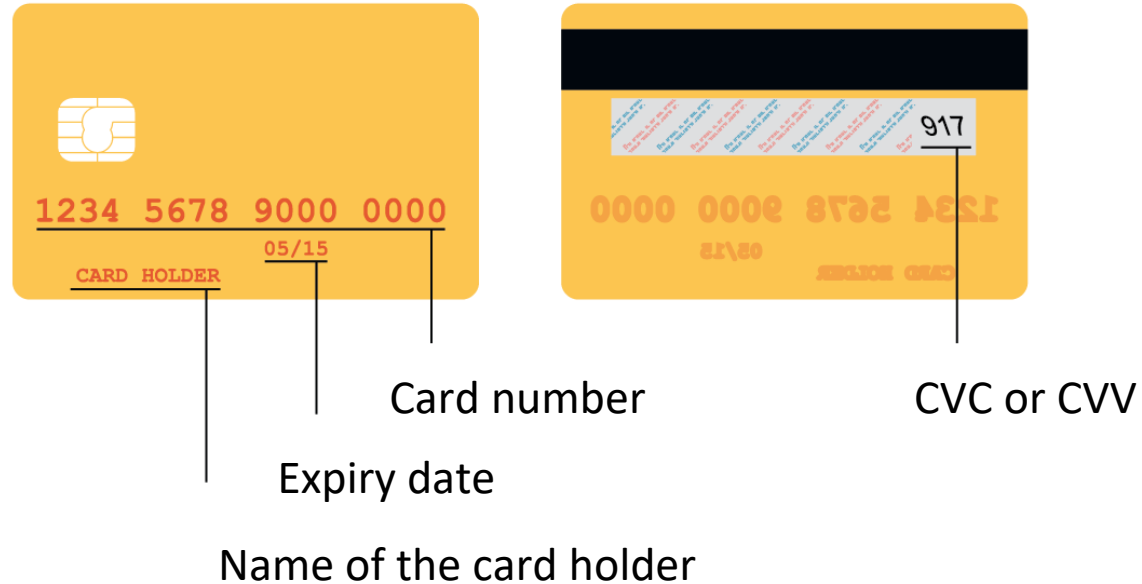


FINANCIAL PYRAMID  
SCHEME



# FRAUDS WITH BANK CARDS

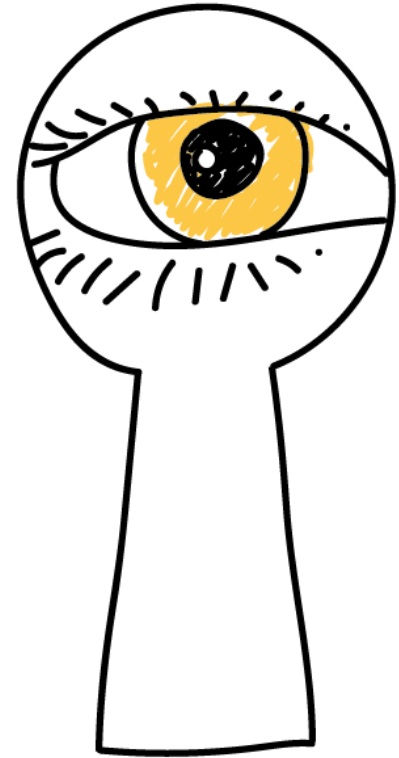
Fraudsters  
need:





# HOW AND WHERE CAN YOUR DATA BE STOLEN?

- ATM — fraudsters can install a skimmer or a video camera on it
- In a cafe or shop — a fraudster staff worker can take a picture of your card





# HOW NOT TO BE SNARED

- Check the ATM. There should not no foreign objects
- When entering PIN cover the keyboard with your hand
- Use online-banking and SMS messaging
- Do not tell anyone the secret code from the SMS
- Do not lose the sight of the card



# MONEY HAS BEEN TAKEN FROM MY CARD

## WHAT SHOULD I DO?



- Call the Bank and block the card
- Ask for an account statement and write an application of disagreement with the operation
- Go to the police



# CYBERCRIME

## HOW DOES IT LOOK LIKE?



- Fake SMS or letter from the Bank with a link or a request to call back
- SMS about incorrect money transfer or a request to confirm the purchase
- Fake call on behalf of the Bank: you are asked to give personal details
- SMS on behalf of your relatives who ask to transfer money to some unknown account







# HOW NOT TO BECOME A VICTIM OF CYBER FRAUDSTERS

- Always check the information
- Do not click on unknown links
- Don't call back on unknown phone numbers
- If you are informed that something has happened to your relatives, please contact them immediately
- Do not store your card details in a computer or smartphone
- Do not share your personal data, passwords and codes with anyone
- Download antivirus program in your computer and the computers of your relatives
- Explain these simple rules to elderly relatives and teenagers

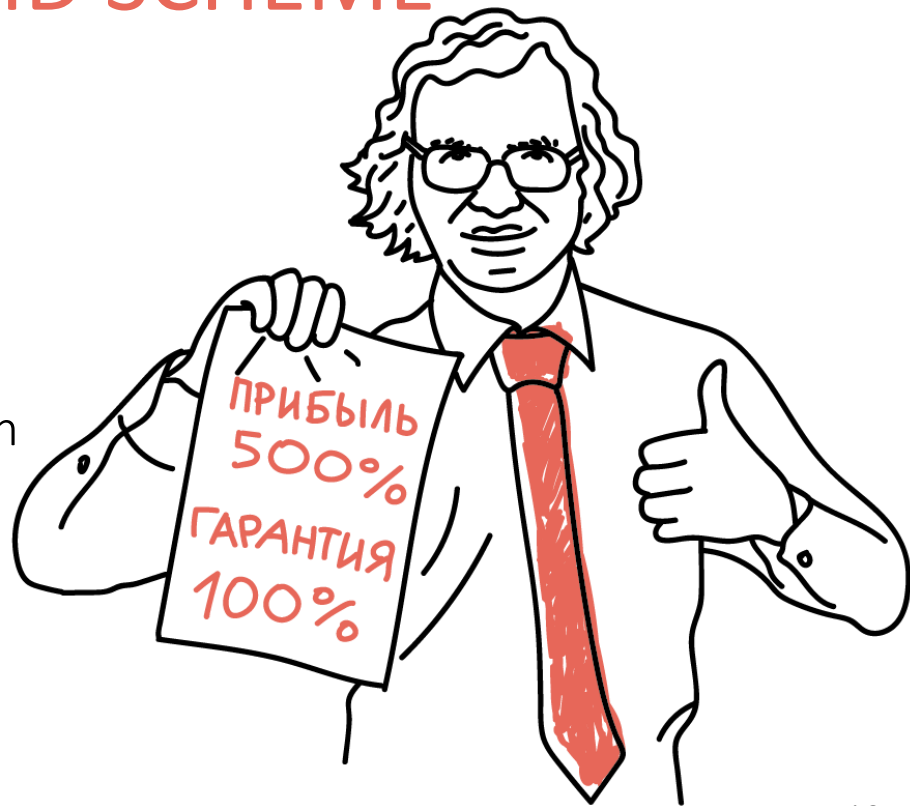


# FINANCIAL PYRAMID SCHEME

They disguise themselves as:

- microfinance organization
- investment enterprise
- people who offer to get rid of the loan
- online casino

All of them have the same purpose that is to embezzle your money.





# CHECK IF THE COMPANY HAS THE BANK OF RUSSIA LICENSE

Go to [cbr.ru](https://cbr.ru)

See the reference book of lending and financial institutions and the reference book of financial market members



# I INVESTED MONEY IN A FINANCIAL PYRAMID SCHEME AND WENT BANKRUPT WHAT SHOULD I DO?

- Make a claim for a refund
- If the money is not given back, appeal to the police
- Find other victims of fraudsters and act together

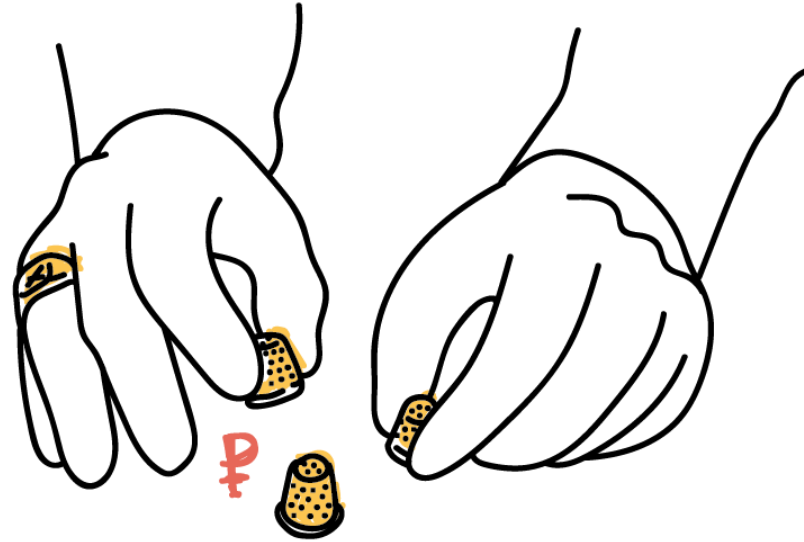




# FRAUD IN THE FINANCIAL MARKETS

How do they cheat in the Forex market?

- Unfair Forex dealers can promise you income, but you will not get profit and lose investments
- Do not mess with binary options. You will just lose money





# DO NOT BE SNARED BY FRAUDSTERS

- Check the license of the Forex dealer you are going to work with
- The company must be registered in Russia and not in offshore zones
- Do not take risks, try to start as an investor on the stock exchange





# IF YOU BECOME A VICTIM OF FRAUD IN THE FINANCIAL MARKETS

1

Collect the documents you have and appeal to the police

2

Contact the service for consumer rights protection and providing the availability of financial services of the Bank of Russia



# CONCLUSIONS

- Don't take any hasty decisions
- Always check the information
- Do not share your card details with anyone
- Do not invest money in unreliable companies with suspiciously high income
- If you are cheated, contact the police







# Банк России

Центральный банк Российской Федерации

Contact Center of  
the Central Bank of the Russian Federation

**8-800-250-40-72**

(free calls from the regions of Russia)

Internet reception of the Bank of  
Russia

[cbr.ru/reception](http://cbr.ru/reception)

**fincult.info**