

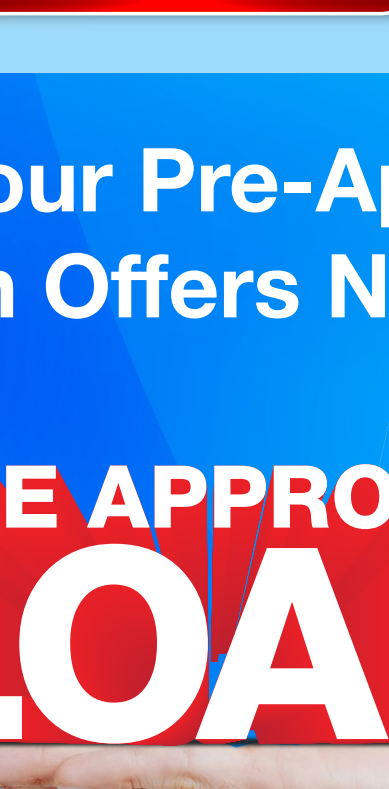


## HDB FOR YOU

Get Financing from HDBFS for Less with our Monsoon Offers!



Mobile Mania Offer



OnePlus Launch Offer



Acer 5% Cashback Offer

Get more offers

## Check Your Pre-Approved Loan Offers Now!

# PRE APPROVED LOAN

- ✓ Apply in just 5 minutes
- ✓ 100% Digital Process
- ✓ Zero Documentation
- ✓ Get Money Direct to Your Account in Just 2 hours

HOW TO APPLY

APPLY NOW

## SMART MONEY, SMARTER DECISIONS

### Borrow Wisely and Avoid Debt Traps!

Making smarter decisions often starts with borrowing wisely. Here are our top tips to make the most of your loans without struggling with debt:



#### Evaluate Your Options

Consider all your financing options and compare rates and offerings from multiple lenders.



#### Borrow What You Need

Some people may underestimate or overestimate their needs. Borrowing too little can lead to further loans and a cycle of debt in the future. Borrowing more than required can lead to higher payments in the long run. Carefully consider your requirements and borrow only what you need.



#### Evaluate Loan Terms

Read the loan terms carefully and ensure you understand your obligations. Check the EMI amount and loan tenure before signing on the dotted line.

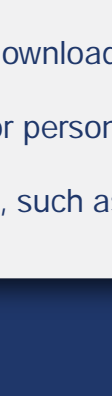
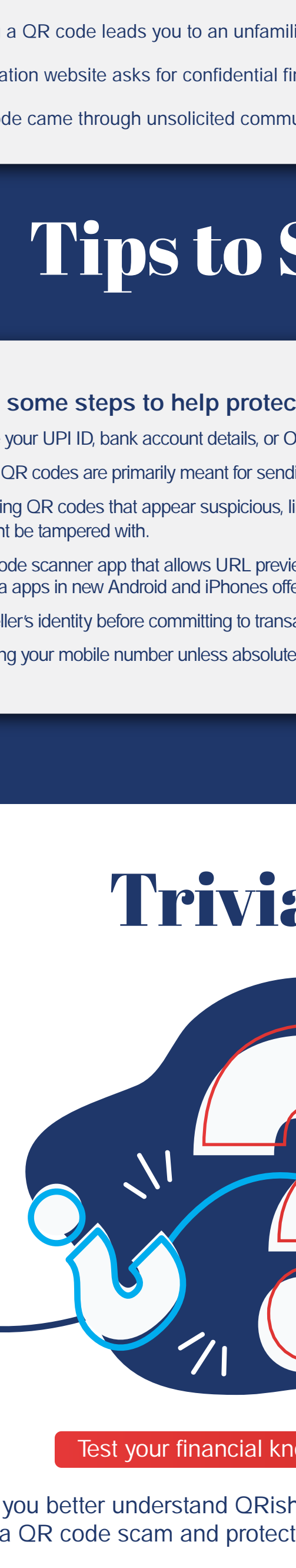


#### Make Timely Payments

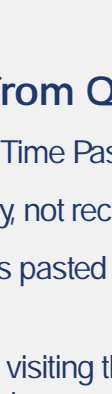
Ensure you pay your EMIs on time to help you manage your loan and boost your credit score.

## STAY CONNECTED WITH HDB OnTheGo

## HDB OnTheGo Mobile App



Account Summary



Instant Pre-Approved



A/C Statement

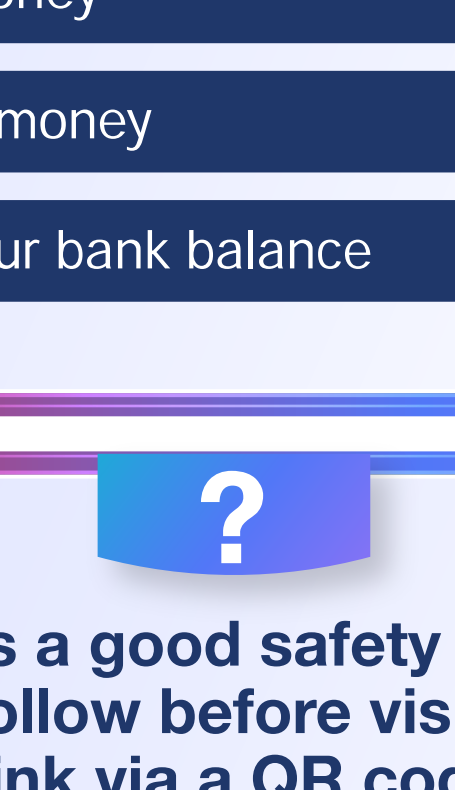


Pay Overdue

GET IT ON Google Play

DOWNLOAD ON THE App Store

## Knowledge Centre



### Recognising a Quishing Scam

QR codes have become increasingly popular in recent years. We use them for everything from accessing websites to making payments. However, this convenience and increased usage is making them vulnerable to cybercriminals. Fraudsters are developing sophisticated ways to exploit QR codes and trick people for financial gains.

QR code scams, also known as Quishing or QRishing scams, have now become increasingly common. Fraudsters create QR codes that lead victims to malicious websites from where they extract personal and financial information.

#### The following warning signs will help you spot a Quishing or QRishing

- ▶ QR codes placed in unusual places may be attempts to steal your information or install malware on your device.
- ▶ Poorly designed QR codes will likely be malicious. Ensure to verify that the URL starts with "https://" instead of just "http://". Secure websites are more likely to protect your personal information.
- ▶ If scanning a QR code leads you to an unfamiliar app download page, avoid downloading it
- ▶ The destination website asks for confidential financial or personal information
- ▶ The QR code came through unsolicited communication, such as e-mails and WhatsApp messages

## Tips to Stay Safe

#### Here are some steps to help protect you from QR code scams:

- ▶ Never share your UPI ID, bank account details, or OTP (One Time Password) with strangers.
- ▶ Remember, QR codes are primarily meant for sending money not receiving it.
- ▶ Avoid scanning QR codes that appear suspicious, like stickers pasted over existing codes, as they might be tampered with.
- ▶ Use a QR code scanner app that allows URL preview before visiting the destination link. Most camera apps in new Android and iPhones offer link previews.
- ▶ Verify the seller's identity before committing to transactions on online platforms.
- ▶ Resist sharing your mobile number unless absolutely necessary.

## Trivia Time



Test your financial knowledge with a fun quiz!

Now that you better understand QRishing or Quishing, let's see how well you can spot a QR code scam and protect your finances!

?

1. Which of the following QR codes is likely part of a Quishing scam?

- A QR code from a trusted source
- B QR code leading to an unexpected website
- C QR code that looks professionally designed

?

2. What is the main purpose of a QR code during financial transactions?

- A To send money
- B To receive money
- C To track your bank balance

?

3. What's a good safety measure to follow before visiting a link via a QR code?

- A Clicking the link quickly
- B Never following QR code links
- C Using QR scanners that preview the URL first

?

4. Which of the following QR codes is safe to scan?

- A A QR code claiming you could win Rs. 5,000 cash if you scan it
- B A QR code located on a laminated board in a trusted shop
- C A QR code sticker in the local bus or train

Answers:

- A – QR codes leading to unexpected websites could be part of a Quishing scam.
- B – You scan QR codes to send money
- B – Always use scanners that show a preview of the link for you to verify before continuing
- D– Neat QR codes located in trusted store are likely to be safe and not part of a scam

## HDB CARES

### Community Outreach



HDBFS Invests in Solar-Powered Water Project in Bokaro, Jharkhand, providing safe water to 250 families.

HDBFS in collaboration with PRADAN, has invested in a solar power-based drinking water distribution system in Bokaro, Jharkhand. This initiative addresses water scarcity, where locals previously walked for 1-2 kilometers for water, especially in summer when sources dried up. The new system features a 32,000-liter tank benefiting 108 families. The project also includes 31 farm ponds to support agriculture and two solar-based drinking water stations, providing safe water to 250 families in the region. The community expressed gratitude for the project's positive impact on their lives and farming. The inauguration was attended by HDBFS representatives and 50 local residents.

