المدير التنفيذي للرقابة المصرفية
Executive Director - Banking Supervision

مصرف البحرين المركزي
Central Bank of Bahrain

EDBS/C/60/2020
23rd September 2020

Chief Executive Officers
All Retail Banks
Manama
Kingdom of Bahrain

Dear Sirs,

Fraudulent Phishing Attempts

It has come to CBB's attention that retail banks' customers are being targeted by way of phishing (through fraudulent telephone/ WhatsApp calls, SMS/ WhatsApp messages and emails or other media), requesting them to update their expired CPR, Mobile number or other personal security credentials. In such fraudulent communication, customers are advised to access a website given in the SMS/WhatsApp message/email or open documents/attachments which may lead to frauds. Common indicators of such suspicious phishing messages include:

- Receipt of telephone and WhatsApp calls from unknown numbers;
- Receipt of SMS/WhatsApp, emails or other messages, with or without attachments from unknown or new sources and not received through banks' usual communication channels/numbers;
- Website links that appear to be unsecured (example, sites with "http" and not "https" URLs);
- Link does not match the bank's official website address; and
- Incorrect English used in the text message and so on.

In view of the above, and given the potential of high financial loss / suffering to customers, CBB urges all retail banks to take appropriate measures to counter these fraudulent attempts and enhance customer awareness about such fraudulent messages by launching extensive customer alert campaigns through media and social media channels. Customers must be warned of such attempts and advised to only use the bank's official website/telephone or other channels for communication with their banks. Additionally, banks should enhance their surveillance and monitoring systems with a view to detecting suspicious account activity caused by these fraudulent persons on a timely basis.

Yours faithfully,

P.P. **Khalid Hamad Al-Hamad**

cc: Bahrain Association of Banks

ص.ب : ٢٧، المنامة - مملكة البحرين
هاتف : ١٧٥٤٧٤٠٠ (٩٧٣+) - فاكس: ١٧٥٣٢٦٠٥ (٩٧٣+)
P.O. Box : 27, Manama - Kingdom of Bahrain
Tel: (+973) 17547400 - Fax: (+973) 17532605
website: www.cbb.gov.bh
E-mail: khalid.hamad@cbb.gov.bh