Is it really tough to protect yourself from potential financial imposters? No. Not at all. **Know Your Protection technique while doing the financial transactions.**

1. Never sign in a cancelled cheque. If a cheque has to be cancelled cancel it by your own pen because fraudsters give you pen which is erasable by them.
2. Never reveal your Aadhaar and PAN number and the attached mobile number to a stranger.
3. If you receive a call for bank details over phone reach out to your bank in person and do the needful according to the bank officials' direction.
4. Beware of individuals and groups coming to your home with ID cards as officials from the bank and asking for financial details.
5. Sign your ATM and credit card at the back immediately after receiving. So that it can reach you in case of loss.
6. Never share your Debit, Credit card numbers, CVC and the OTP with anyone.
7. While withdrawing money from ATM hide and type the PIN number so as to avoid the number to be tracked.
8. Never allow your system autofill your details to avoid becoming vulnerable.
9. Never allow your debit or credit card number to be stored in online merchant’s website.
10. Never use public Wi-Fi for online transactions.
11. Never save your pin numbers in unprotected manner.
12. Change your PIN numbers and check your account balance often.
13. Never respond to the sms, E-mails or phone calls offering you of favours and asking for money or bank details.
14. Report the loss of any card immediately to the concerned bank and service provider.
15. Always use passwords containing alphabets, numerics and special characters.
16. Use only familiar and protected apps for financial transactions.

If you find any financial theft or frauds by any carelessness the RBI guidelines for you as a customer is that the refund by the bank will be done according to the number of days the victim take to report the theft to the particular bank.

- within 3 days - zero liability. i.e., get the full amount refunded.
- 4-7 days – transaction amount or Rs. 5000 to 25000 whichever is less
- After 7 days - no refund if the policy doesn’t allow