

HOW TO PROTECT YOURSELF FROM FRAUD

INTERNATIONAL AND DOMESTIC MONEY TRANSFERS

The safety and security of clients of the Electronic Money Institution PaySpot is our top priority. It is therefore essential that you familiarize yourself with the various types of financial fraud in order to avoid becoming a victim.

DO NOT SEND MONEY:

- To individuals you do not personally know.
- For purchasing goods or services online from unknown sources.
- For any kind of payment to individuals you've met via social media or the internet.
- As a fee for the use of a credit card or to obtain a loan.
- To claim lottery winnings or prize money.
- For rental deposits or property leasing.
- For antivirus services — for example, if someone contacts you claiming to be from an IT or software company and states that your computer has been infected with a virus, asking for a payment to remove it.
- In response to urgent requests for help from friends or family received via SMS or email.
- To cash a check issued in your name that you are unable to verify or redeem immediately.
- To pay for visa fees, immigration processing, or job offers abroad.
- For humanitarian donations (e.g., floods, hurricanes, earthquakes, etc.) unless fully verified.
- For any situation you are unfamiliar with or have not personally investigated.
- To purchase vehicles online.
- In connection with romantic scams — i.e., relationships initiated online with individuals you have never met.
- In cases involving emergency scams — recently, identity theft has become more common, especially on social media. After unlawfully accessing your profile, fraudsters may contact your friends, asking for financial help (e.g., claiming you are abroad, in trouble, and need money). These requests may appear to come from you, but the bank account provided will belong to the perpetrator.

OUR ADVICE:

- All information regarding your money transfer is confidential and must not be disclosed to anyone except the intended recipient.
- Only send money to individuals you personally know and trust.
- Do not proceed with payment if you cannot confirm the identity of the individual contacting you.
- If an offer, job, or reward seems too good to be true — it most likely is.
- The recipient of a money transfer may receive funds very quickly. Once the transfer is completed, refunds are not possible — even in cases of fraud.
- You cannot delay a payout simply by changing the recipient's name or destination country, or by disclosing the transfer PIN to the recipient.

IF YOU BELIEVE YOU HAVE BEEN A VICTIM OF FRAUD AND SENT MONEY FROM A PAYSPOT ELECTRONIC MONEY INSTITUTION AGENT LOCATION, PLEASE CONTACT OUR CUSTOMER SERVICE CENTER IMMEDIATELY: ☎ +381 (0)21 310 3000 ✉ kontrola@payspot.co.rs