









## Be Cautious! Phishing Emails and Fake .apk Files Sent by Strangers in the Form of .Pdf, Voice Notes, or Unnamed Files





It is payday time, yet never let your guard down! Many fraudsters are seizing this opportunity to deceive and drain victims' account by exploiting on their carelessness. It is crucial for us to always be cautious regarding any suspicious activities through communication platforms like email and WhatsApp. Let's recognize 2 fraud modes that are often used to ensnare their victims:

### Get to Know and Beware of Fake .apk Files

Have you often received WhatsApp messages from strangers claiming to be package delivery, seminar/wedding invitations, BPJS invoices, SatuSehat mobile download links, credit card bills, and more? If so, be cautious as these are fraud tactics that can steal all your personal and banking data. Currently, the files being sent are not limited to .apk format alone; they can also be in the form of .pdf, Voice Note (VN), or unnamed files, which are designed to deceive victims into opening the file links. Do not download any files from strangers. Take the following steps to avoid fake .apk file fraud:






-  Make sure the apps you install are from official sources like **Google Play** or **App Store**
-  Ensure that the "install unknown apps" setting is set to "not allowed."
-  Activate antivirus/malware features on your phone. Run regularly to detect any potential threats.
-  Avoid opening .apk files from unknown sources or individuals claiming to be Bank officials. Ignore and delete .apk files immediately
-  Verify that any news, documents, or packages you receive are something you were already aware of and had planned for, rather than something unexpected from someone else
-  Disregard any instructions or requests to open message contents or download and install .apk files. Your mobile device is at risk of being infected by viruses/malware, which could compromise your personal data and financial information

### If you have already clicked on the .apk file, please follow these tips immediately:

-  Turn off your mobile network right away and delete any suspicious applications on your phone. Especially if the .apk file was previously downloaded
-  Do not grant permission for contacts or media storage on your device, particularly if you notice any unusual behavior such as multiple pop-up boxes requesting various permissions
-  Perform an antivirus/antimalware scan or backup your personal data and perform a factory reset to ensure your phone is free from viruses/malware
-  Regularly change your passwords and PINs

## Get to Know Email Phishing

Email phishing is an attempt to obtain someone's information or data through deception techniques. Its purpose is to steal the victim's important data, such as personal information, account data, and financial data. Here are the characteristics:

-  Emails with poor spelling or grammar
-  Suspicious links that often lead to phishing landing pages or deceptive websites
-  Unprofessional email domains. In phishing cases, the domain may resemble a legitimate institution, but there are usually additional letters or characters included. Official emails from **PermataBank** can be recognized by the domain **@permatabank.co.id**
-  Fake websites that are similar to real ones. You may be redirected to a fake website that closely resembles the original and asked to provide personal information. Therefore, it's important to cross-check the website, links, and sender's identity in email phishing attempts
-  Creating a sense of urgency by emphasizing a situation as if it were an emergency. The tactic of email phishing is to prompt victims to act quickly due to limited-time special offers.

If you get a suspicious chat, SMS, phone call, or email on behalf of PermataBank, then please contact:

 PermataTel 1500-111 dan 021-29850611

 care@permatabank.co.id |  @PermataCare

 PermataBank |  @PermataBank