

- i. avoid using public computers for e-banking transactions, such as those at internet café or airport lounge; and
- j. not to respond to any e-mail or SMS with request for personal information without first validating its authenticity.

6.3 During the term of the contract

- S** 6.3.1 A FSP shall take proactive measures and adopt the most effective communication method to regularly remind financial consumers of their responsibilities described under paragraph 6.2.3 and the safety measures that must be undertaken by the financial consumers stated under paragraph 6.2.4 to prevent any unauthorised use of their e-banking services.
- S** 6.3.2 A FSP shall take reasonable steps to provide timely information to financial consumers on the current modus operandi of fraudsters and precautionary measures that should be undertaken by financial consumers to avoid becoming a victim of e-banking fraud.
- G** 6.3.3 Information on the latest modus operandi of fraudsters may be provided to financial consumers through a warning or prominent notice on the FSP's e-banking login page to bring to financial consumers' attention prior to logging into their e-banking accounts.

7. Safe Deposit Box/Safe Deposit Box-i

- S** 7.1 A FSP shall clearly disclose to financial consumers the annual rental and other charges applicable to safe deposit boxes.
- S** 7.2 A FSP shall inform financial consumers of the maximum insurance/takaful coverage provided by the FSP and the circumstances under which the coverage applies to the contents of the safe deposit box. The FSP shall highlight the need for financial consumers to obtain additional insurance/takaful coverage if the coverage provided is insufficient to protect the financial consumers' interests.
- S** 7.3 A FSP shall clearly disclose to financial consumers the limit of the FSP's liability, if applicable.
- S** 7.4 A FSP shall inform financial consumers of the types of items that can be stored in a safe deposit box and those which are prohibited.
- S** 7.5 A FSP shall notify financial consumers of any change in the rental rates and other charges at least twenty-one (21) calendar days prior to the effective date.
- S** 7.6 A FSP shall notify financial consumers at least thirty (30) calendar days prior to the effective date of relocating safe deposit boxes or terminating the service.
- S** 7.7 A FSP shall inform financial consumers of the importance of notifying the FSP of any change in their contact details and the notification method.