Keeping cyber-safe and cyber-secure

BRIEF GUIDELINES FOR A SAFE AND SECURE ELECTRONIC BANKING EXPERIENCE

MUFG BANK, LTD. MANILA BRANCH
A member of MUFG, a global financial group

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KEEP MUM!

- We will never ask for your passwords, PINs and OTPs. Fraudsters may claim to be from MUFG Bank and trick you into sharing your passwords, PINs or OTPs, which you absolutely must not do
- MUFG Bank does not need to ask for your passwords, PINs and OTPs to process your transactions.

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KEEP CONFIDENTIAL!

- Do not disclose personal information such as your address, mother's maiden name, telephone number, social security number, bank account number, email address or any other information – unless you are sure that the party collecting the information is reliable and trustworthy
- If something doesn't feel right – trust your gut.
- Legitimate parties will understand your concern and work with you on what's comfortable, while fraudsters will resort to pressuring you by creating a sense of urgency.

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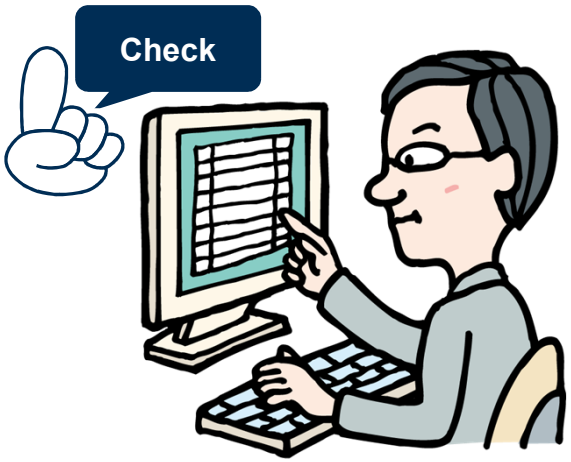
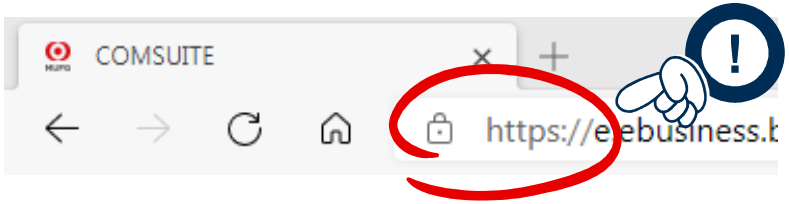
KEEP TRACK!

- Regularly track your Balance, Transaction Details and Activity Log reports.
- Are you sure you made that remittance to that beneficiary? Is the amount right? Have you been accessing during weekends or holidays?
- By regular checking, you will develop a sense of your baseline activities, and unusual activities will stand out and alert you.
- Promptly report errors or unauthorized entries to the Bank.



KEEP REAL!

- Fraudsters resort to spoofing, where a near-identical bogus GCMS Plus website is presented to users. When you login to the fake website, fraudsters will be able to harvest the login credentials for illegal use.
- Look twice. Check for the padlock icon and the https:// at the start of the URL.
- Beware of spoofed links from emails or third party sites purportedly linking to GCMS Plus. Only trust the links provided by the Bank.



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KEEP UPDATED!

- Malware, software vulnerabilities and viruses enable hackers to take over your device and access confidential information
- Beware of suspicious email links or websites that offers free entertainment content (e.g. games, music or videos) or software as hackers typically exploit this as a method of infecting your device.
- Protect yourself by installing firewalls and antivirus software, and make certain that these are up-to-date.
- Keep your operating system and other software safe by enabling automating updates.

KEEP INFORMED!

- Read and understand the Bank's service terms, particularly on confidentiality, disclosure and use of your information.

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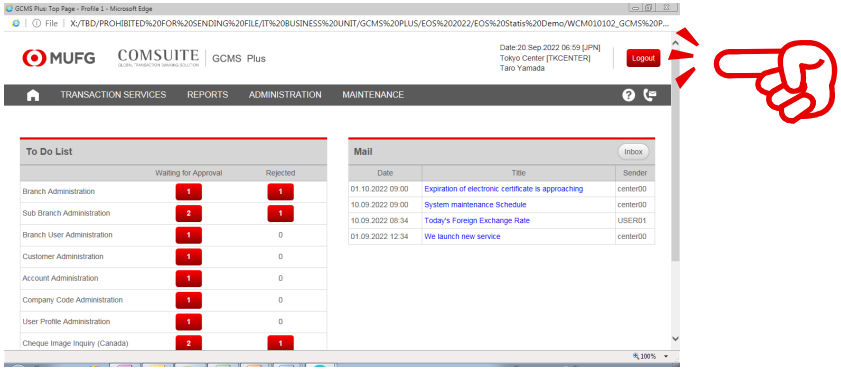
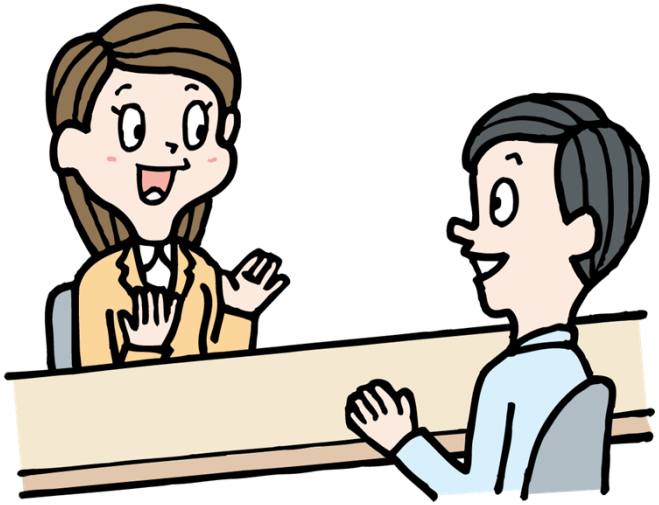
KEEP IT TOGETHER!

- Practice cyber hygiene and common sense. Avoid conducting your GCMS Plus transactions through public Internet or computers.
- In your browser, consider activating ‘private’ or ‘incognito’ mode that disables settings to remember your password, and clear the browser’s memory cache to remove your account information.
- Log off from GCMS Plus if you intend on leaving your device unattended for any length of time, and remember to log off after use.



KEEP IN TOUCH!

- Contact your Account Officer or the GCMS Help Desk for any clarification regarding safely and securely using GCMS Plus.
- If you would like to report fraud, contact the Bank’s Customer Assistance Team at +63-2-8702-8074 or e-mail at MUFG_CAT@ph.mufg.jp.



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THANK YOU FOR YOUR TIME!

MUFG Bank, Ltd. Manila Branch is regulated by the Bangko Sentral ng Pilipinas (BSP).

For inquiries and feedback, please contact the Customer Assistance Team during normal business hours at Tel. No. +63-2-8702-8074 or e-mail at MUFG_CAT@ph.mufg.jp.

You may also contact the BSP Consumer Protection and Market Conduct Office at Tel. No. +63-2-8708-7087, or email at consumeraffairs@bsp.gov.ph, or via BSP Consumer Chatbot – “BSP Online Buddy” at http://www.bsp.gov.ph or https://www.facebook.com/BangkoSentralngPilipinas/.

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