



Fraud Awareness & Client Protection Guide

1. Introduction

At **Nexus Financial Services (NFS)**, safeguarding our clients' personal and financial information is a top priority. This Fraud Awareness Guide is designed to help you identify, prevent, and respond to fraud attempts that may target your financial policies or personal data.

2. What Is Fraud?

Fraud is any intentional act of deception used to obtain money, assets, or confidential information. Fraudsters may impersonate financial institutions, advisors, insurers, or regulators to mislead individuals.

3. Common Fraud Scenarios

a. Phishing Communications

Emails, SMS, WhatsApp, or social media messages requesting personal information, One Time Password (OTP), or login details.

b. Impersonation of NFS Staff or Regulators

Fraudsters may claim to be from NFS, the insurer, Central Bank of Bahrain (CBB), or another authority, requesting payments or documents.

c. Unauthorized Policy Updates or Offers

Scams may include "exclusive investment opportunities," "bonus offers," or pressure to encash/withdraw policies.

d. Account Takeover

Fraudsters attempt to access your financial accounts using stolen credentials.

4. How NFS Protects You

- NFS will never request your password, OTP, or online access credentials.
- All communication is done through verified NFS channels only.
- We apply strict data-protection controls aligned with Bahrain's Personal Data Protection Law (PDPL).
- Suspicious activity is monitored by our Compliance and Risk functions.
- Email communication from NFS is sent from official domains only.

5. How You Can Protect Yourself

- Do not respond to unsolicited messages requesting financial information.
- Verify any communication by contacting your NFS Consultant directly.
- Avoid clicking on links from unknown or suspicious sources.
- Always keep your personal information confidential.
- Report any unusual activity immediately.

6. What To Do If You Suspect Fraud

- Stop all communication with the suspicious source.
- Contact your **NFS Consultant** or the **Compliance Team** immediately.
- Do not disclose any personal details until the request is verified.
- Change passwords if you believe your information may be compromised.
- Provide the details (message, phone number, email, screenshots) for investigation.

7. Important Notes

- NFS does not process policy changes or payments through WhatsApp or social media.
- Always check the sender's identity before responding.
- If you are in doubt, contact NFS directly for confirmation.

8. Contact Information

NFS – Compliance Department

Email: Bahrain Compliance bahrain.compliance@nexusadvice.com

Phone: +973 1751777 Ext: 753

Website: Insurance Brokers in Dubai, UAE | Buy Online Insurance Policy | Nexus

Central Bank of Bahrain (CBB) – Consumer Protection Office

Email: CBB Complaints complaint@cbb.gov.bh

Phone: +973 17547789

Website: www.cbb.gov.bh (Consumer Protection/Complaint Form)

Ministry of Interior (MOI) - Directorate General of Anti-Corruption & Economic & Electronic Security

Hotline: 992