



## **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](mailto: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](mailto:complaint@cbb.gov.bh)

Phone: +973 17547789

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

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

Hotline: 992