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# Fraud Prevention and Awareness

Protecting investors, investing partners, partners and affiliates of

**Blackstone Capital Union**

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## Help keep yourself safe from fraud and related attempts

We take security seriously and want you to feel safe and secure while banking with us. As well as the

Always keep our top tips in mind:

- Never share a Blackstone Capital Union One Time Passcode or OTP with another person, not even our employee. OTPs are used to verify online transactions or payments and are entered into your computer or mobile app to complete a transaction. You will never need to give out an OTP, verbally or otherwise, to anyone for any
- Never download software or let anyone remotely log on to your computer or other
- Never enter your online banking details after clicking on a link in an email or text
- Never transfer or withdraw money out of your account if you are instructed to do so for
- Never set up new or change existing payment details without first verifying the request

genuine. They will request an immediate payment or tell you they have changed their account details, meaning you will actually be sending your money to a fraudster.

Along with our top tips, here are some other signs to look out for and how to keep yourself and safe and secure:

- If you ever receive a message with a One Time Passcode or OTP which you were not expecting, call us immediately as it could be a sign of fraud.
- Make sure the details in your OTP message match the transaction you are completing. If it does not, do not enter the OTP and call us immediately.
- Do not rely on a caller phone number to verify their identity. Fraudsters can spoof a phone number to make you believe it is a genuine call.
- Before transferring your money to an investment make sure you have thoroughly researched the company and checked their details on the companies house registry to confirm authenticity and permission.
- Never log on to your online banking whilst someone else is connected to your device as they may be able to access your accounts and move your money.
- Be aware of others around you when using your account and PIN and always keep your PIN secure.
- Keep your anti-virus security up to date to protect yourself from computer viruses and malware.

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- When buying goods online, you should try to avoid paying by bank transfer. Look at the different payment options available that could offer you greater protection, such as a credit or debit card.

Remember, a genuine organization will never rush you into taking action on your account. If you are ever unsure of what you are being asked to do, take your time and do not be rushed.

## What we are doing to protect your assets and accounts

We are always monitoring your accounts looking out for any suspicious behavior. If we spot something, we

In certain situations or circumstances, we may likely make contact through:

- Automated phone call. You will be asked to verify your name and date of birth and then we
- Interactive text message. We will send you a couple of messages. The first is an
- Email. If we send you an email, this will be to ask you to call us or tell you that we have sent a text message. We will not include any transaction details or ask you to reply to the email.

On some occasions, we will give you a code in your voicemail or text message to enter into your phone

### Authenticating transactions

Some transactions that you complete online will require additional authentication, for this we may use a

always remember:

- You must never share an OTP with another person, not even with our employee.
- You should only enter an OTP if you have requested the transaction yourself.
- If you receive an OTP message that you are not expecting, please call us immediately.
- We will never ask you to open the app or to enter or disclose an OTP to stop or cancel a

### Transaction warning messages

When making a payment from your account we may give you some information about the potential scam

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Are your details correct?

So that we can get in touch with you as quickly as possible and so that you can continue to receive OTPs, it is important to keep your contact details up to date. You can check and update the contact information we hold for you in your dashboard.

## Reporting fraud or similar attempts

Please endeavor to contact us as soon as possible:

- If there are transactions on your account that you did not authorise.
- If you think your PIN, password or personal data may have been compromised.
- If you believe you have been a victim of a scam or fraud, or are being targeted.
- If your mobile phone provider has informed you that your SIM has been swapped without your knowledge.

Mertix Bank is putting everything in place to ensure your protection but we cannot do that

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Blackstone Capital Union is able to provide literature in alternative formats. The formats available are - large print, braille and audio CD

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### Blackstone Capital Union

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