



## Fraud Awareness Message

### Cautionary notice against fake loan offers in the name of Bajaj Auto Credit Ltd. (Formerly Bajaj Auto Consumer Finance Ltd.)

It has come to our notice that some people with fraudulent intent have created fake email IDs and fake domain names/ website links. We have also noted that fraudsters have unfortunately defrauded a few prospective customers by luring them with false promises.

#### The general public and prospective customers are hereby advised:

- To exercise caution against fraudsters who may use fake email IDs, domains, websites, telephones, and advertisements in newspapers/ magazines, etc. by impersonating themselves from Bajaj Auto Credit Ltd. and/or its Group Companies and claim to offer loans at lower rates of interest, collect customer account details, ask for advance money to process loans, etc.
- Bajaj Auto Credit Ltd. has a thorough process for reviewing any prospective loan applications and follows all regulatory guidelines in its processes. Bajaj Auto Credit Ltd. or its Group Companies or representatives will NOT call for any advance payment of money from any of its prospects/customers prior to sanctioning the loan.
- Bajaj Auto Credit Ltd. 's email ID contains "**bajajautocredit.com**" and does not contain any other domain name such as Gmail/ Yahoo/Rediff, etc., or any other form.
- To exercise caution against fraudsters luring you with fictitious offers by calling you over the phone and posing themselves as employees/ representatives of Bajaj Auto Credit Ltd. and/or its Group Companies.
- Bajaj Auto Credit Ltd. representatives would never ask you to download any mobile application from the Play Store other than the legitimate BACL Mobile App. Please do not download any application like Any Desk, TeamViewer, Quick Support, etc, on the behest of third parties over a call or in person.
- Do not transfer any money or acknowledge a collect request on any UPI-payment mobile application for loan processing fee/GST/advance fee. etc., which can debit money from your account and credit it to the third party's account which may not be related to Bajaj Auto Credit Ltd.
- Do not rely on unauthorised web pages for the contact details of Bajaj Auto Credit Ltd., which may, in turn, lead you to the fraudster, please visit our website for any information and contact details of Bajaj Auto Credit Ltd. offices
- In case of any doubt on any suspicious call, please reach out to the nearest Bajaj Auto Credit Ltd. branch or call at **8287222111** for more clarity.
- If you want to lodge any complaint related to Fraud, please click on to raise a request,
- You can also report Fraudulent Activity to **National Cyber Crime helpline 1930**.

- Report Suspected Fraud & Unsolicited Commercial Communication on (चक्र)
- <https://sancharsaathi.gov.in/sfc/>
- Keep your contact details updated with your Bank. If your contact details are available/ allocated to a third party, they can be misused. Updated contact details with the Bank help to receive transaction alerts related to your account.
- Do not rely on the Bajaj logo/image available on True Caller/ WhatsApp, as it may be fraudulent and lead to financial losses.
- To always look for the Blue Tick on Bajaj Auto Credit Ltd. social handles. Blue Tick means it is a verified handle and can help you differentiate between genuine and fake handles.

We, therefore, advise our prospective customers and the public at large to exercise utmost care, caution and diligence by verifying the veracity of such claims from the company's website or by approaching the nearest branch before dealing with such fraudsters and responding/accessing any fraudulent advertisements, telephone calls, emails and websites to protect themselves against any fraud and criminal acts of the perpetrators.

The general public and prospective customers are also advised to immediately report any suspicious incident and/ or incident of defrauding of money due to these fraudulent acts and practices to the authorities in their jurisdiction, ie. the Police and the Telecommunications regulator, including the Cyber Crime Cell. These incidents can also be referred to Bajaj Auto Credit Ltd. for appropriate action at our end

Please note that any person dealing with such fraudsters will be dealing at his/her own risk and responsibility. Bajaj Auto Credit Ltd. and/ or any of its Group Company will not be responsible for any loss suffered or otherwise in this respect.