

Dear Valued Customer,

With the increasing phishing attacks reported by Financial Institutions, we strongly urged everyone to stay vigilant to prevent phishing scams that would disguise as trustworthy institutions such as banks or government agency in an attempt to obtain personal information, passwords, or credit card details.

1/ To protect your privacy and prevent possible losses, do be vigilant of Malicious attackers sending files containing macro instructions (Filenames such as: xls, xlsb, xlsx) through emails as a means of intrusion into the system. The attack patterns are described as follows:

- (a) The senders are mostly the names of business contacts
- (b) The subject of the email is mostly reply (RE:) or forward (Fw:) letters.
- (c) The email contains additional Excel files containing macro instructions (For example, the files whose names are xls, xlsb and xlsx)

If you accidentally open the attached file and enable macros, it will execute macro instructions to download malicious programs.

2/ Please follow the following safety precautions when using email mailboxes:

- (a) Pay attention to the subject of the email and whether the sender is related to you and do not open emails that are not related to you
- (b) Pay attention to the emails with attachments, and do not open files that are not related to you, and with unknown files name.
- (c) Pay attention to emails containing links to other websites, do not link and log in to unknown websites
- (d) Even if the sender or website links related to business transactions, the correctness of the sender's EMAIL or website URL should be carefully verified to avoid being confused by highly similar characters (such as number 0 and letter O, number 6 and letter b, etc)

If you receive suspicious communication, please do not disclose your personal or account information and call the Bank's Head of Operations Hotline at (65)6771-5111 ext:333 for verification immediately

If you have provided personal or account information or conducted any financial transactions as instructed in suspicious communications, please contact the Bank's Head of Operations Hotline at (65)6771-5111 ext:333

Yours faithfully,

Shanghai Commercial & Savings Bank, Ltd.

Singapore Branch