

CYBER FRAUD WARNING

Protecting clients from interception, impersonation and payment fraud

Legal entity	Ekkerd Private Wealth (Pty) Ltd
Registration	2025/593128/07
FSP licence	55438
Contact	office@ekkerdprivatewealth.co.za 044 873 3105

Stop and verify

Criminals may impersonate EPW, its staff, clients, product suppliers or banks; intercept genuine email threads; substitute banking details; create look-alike domains; or use urgent requests to defeat normal checks. A familiar name, logo, email chain or caller ID is not proof of identity.

EPW's verification rules

- EPW will not accept a change of banking, personal, email or telephone details solely on the strength of an email or telephone instruction.
- Payment, withdrawal and bank-detail instructions may be subject to identity, authority and independent call-back verification using contact information already held by EPW or obtained from a trusted official source.
- EPW does not ask clients to disclose passwords, one-time PINs, authentication codes or full online-banking credentials.
- Clients must independently confirm beneficiary and banking details before making any payment.
- Product-supplier instructions remain subject to the supplier's forms, controls and acceptance.

Warning signs

- A sudden change to banking details, beneficiary or payment destination.
- Urgency, secrecy, pressure or a threat of financial loss if action is delayed.
- A subtle change in the sender's domain, spelling, signature or telephone number.
- An unexpected attachment, QR code, login link or request to bypass established procedure.
- An instruction that conflicts with previous records or normal product-supplier processes.

Before acting

1. Pause. Do not reply to the suspicious message, click its links or use its contact details.

2. Contact EPW using 044 873 3105 or another number already known to you.
3. Read back and verify the full account holder, bank, account number and instruction.
4. Where appropriate, verify directly with the relevant product supplier using independently sourced official contact details.
5. Keep copies of messages, attachments, account details, telephone numbers and transaction evidence.

If fraud may have occurred

- Immediately contact the paying and receiving banks and request a fraud hold or recall.
- Notify EPW immediately at 044 873 3105 and office@ekkerdprivatewealth.co.za.
- Change compromised passwords, end active sessions and enable multi-factor authentication.
- Report the incident to the South African Police Service and obtain a case number where appropriate.
- Notify the affected product supplier and follow its fraud process.
- Do not delete evidence or continue communicating with the suspected criminal.

Electronic communication risk

Email, messaging platforms and telephone systems can be intercepted, altered or spoofed. EPW applies reasonable controls but cannot guarantee the security of communications outside its control. Clients remain responsible for independently verifying payment details and protecting their devices and credentials.

No change by notice alone

A banking-detail change displayed in an email, invoice, message, letter or website notice must not be relied upon without independent verification. EPW will not be responsible for a payment made to fraudulent details where the sender failed to follow reasonable verification steps, except to the extent liability cannot lawfully be excluded.

Contact

Item	Details
EPW telephone	044 873 3105
EPW email	office@ekkerdprivatewealth.co.za
Information Officer	Elena le Roux manager@ekkerdprivatewealth.co.za
Physical address	Church Corner Building, 2 Kerk Street, Bo-Dorp, George, 6529