



**PUBLIC
AWARENESS
MESSAGE**

PRECAUTIONS IN HANDLING OF CHEQUES

STATE BANK OF PAKISTAN has received a series of complaints pertaining to "Cheque Washing", a defrauding practice wherein text of a cheque is erased by chemicals and then rewritten with a new payee and amount. The impact of such alteration on the surface of the cheque is difficult or sometimes impossible to detect with the naked eye.

In the larger interest of the general public, State Bank of Pakistan recommends following preventive measures to minimize fraudulent occurrences when making payments through cheques:

- Always count the number of cheques on receiving a new cheque book from your bank.
- Keep your cheque book in a safe and secure place.
- Immediately notify 'stop payment' instructions to your bank on the slightest suspicion that your cheque or cheque book has been misplaced or has fallen into wrong hands.
- Periodically reconcile your cheques with bank account statement and immediately report the bank if any inconsistency found.
- Do not issue bearer cheques, even for small amounts, for any kind of transaction until and unless you are fully confident about the payee of the cheque.
- Always use your own pen, preferably one with permanent ink, to write a cheque.
- Never leave gaps while writing cheque so that no extra words or numbers could be added by the fraudsters.
- Never keep pre-signed cheques.
- Take extra caution while sending cheques through mail.
- If you close an account, return all the unused cheques to the bank after tearing off their signature portion.

For further assistance, you may contact:

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