



**BANKERS
ASSOCIATION**
OF TRINIDAD AND TOBAGO

**STRAIGHT
OFF THE
BATT!**



NEWSLETTER
ISSUE #3

SPECIAL EDITION 3

**CLICK
WISELY**

**YOUR GUIDE TO STAYING
SCAM-FREE!**

*Love, Lies
& Lavish
Gifts*





Have
a look!





BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

BATT's Mission

The Mission of the Bankers Association of Trinidad and Tobago is to play a core role in the growth and stability of the financial sector, through advocacy and representation; and to facilitate the provision of the most competitive banking products and services to our customers, with integrity and transparency.





Editor's Welcome

Dear Readers,

Welcome to our festive edition of the BATT Anti-Fraud Awareness newsletter! As we immerse ourselves in the warmth and joy of the Christmas season, it's also important to keep our guard up against those who see this time of giving as a chance to take.

This issue highlights the emotional and financial pitfalls of romance scams, especially when wrapped in the allure of lavish gifts. Through the eyes of our beloved Onika Clickbait and her ever-wise friend Roger Realness, we'll uncover the dangers of falling for sweet words and shiny packages that come with a hidden price tag.

Let this Christmas be about genuine connections, not transactions disguised as love. Stay informed, stay vigilant, and remember -true love doesn't come with a price tag.

Season's Greetings,

Kelly Bute Seaton

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Meet Our Guides



Roger Realness

Roger is a down-to-earth, relatable character who is always looking out for his friends and family, making sure they aren't falling for any scams. He's the wise friend who knows the tricks of the trade when it comes to online safety.

Age: 35

Occupation: Small Business Owner

Personality: Witty, honest, and practical with a no-nonsense attitude. Roger provides practical advice and tips to family and friends on how fraudsters might try to trick you.



Onika Clickbait

Onika is the embodiment of a typical person who's always curious about the next big trend or deal online. She's tech-savvy but sometimes gets too excited and forgets to double-check before making a move. Despite being tricked a few times, she's willing to learn and shares her journey in a way that's both funny and educational.

Age: 30

Occupation: Freelance Makeup Artist / Social Media Influencer

Personality: Bubbly, adventurous, loves to try out new apps and websites, but occasionally gets caught up in suspicious online deals.

Fraud In Action

Love Lies and Lavish Gifts



Ryan The Romeo:
Beautiful things for
my beautiful
girlfriend!



Ryan sending
me a whole
designer
handbag and a
pair of
sneakers!



Look, he even
send me a
picture of the
package with a
bow and
everything!



Dis man
really in
love with
me, oui!



When love looks like luxury ...

Good day, Miss
Clickbait! We have
a package here for
you from Mr.
Ryan.



To clear customs,
you'll need to make
a payment of
\$2,500. How would
you like to
proceed?



Oh gosh, so
much money,
but it's
worth it!



He said the
gifts are
worth
thousands!



Think before you spend!

Onika! Nah
man! I can't
believe you are
going and do
what I think?





All these nice things you like would get you in trouble.

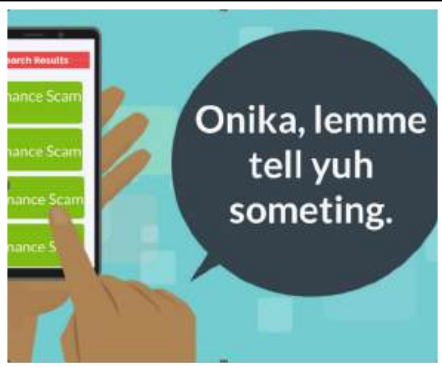


But Roger, he loves me! He even send me a picture of the package!



Don't be blinded by false love!

Look how nice it looking!



Onika, lemme tell yuh someting.



It doh matter if he sweet-talk you for one week or one year, or if he send yuh a million photos and love messages.



It doh matter if he even video call yuh every night or send yuh documents 'bout dis so-called package.



But he showed me his passport and bank statement too!



It STILL doh matter! From the moment ANY financial arrangement comes up, is FRAUD!



Financial arrangements = FRAUD!

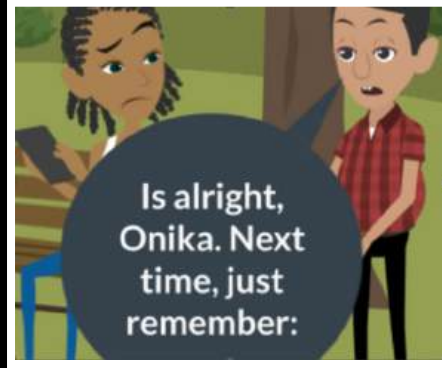
Whether he want you to pay for a package or he promise to send money – is a scam. Yuh hear me?



Oh gosh, Roger, I nearly got tricked bad.



All the sweet talk and nice things had meh blind.



Is alright, Onika. Next time, just remember:





6 Key Tips to Avoid Romance Scams During the Christmas Season



Beware of Sudden Online Admirers

The holiday season often brings a surge in online interactions. Be cautious of new “admirers” who quickly shower you with love and extravagant promises.



Double-Check Their Story

Romance scammers often use well-rehearsed scripts. Cross-check any personal stories or documents they share. A quick online search might reveal their lies.



Gifts Shouldn't Come with Strings Attached

Real love doesn't demand payment of customs fees or bank transfers for “lavish gifts.” If someone asks for money, **it's a red flag, not a romance.**



Trust Your Gut and Trusted Friends

If something feels off, it probably is. Don't hesitate to confide in a trusted friend or family member for a second opinion, like Onika did with Roger.



Don't Let the Holidays Cloud Your Judgment

The festive spirit can make us more trusting. Stay grounded and question any financial requests, no matter how convincing the story or the season. Continue to nurture that inner skeptic.



Be aware of Investment schemes - Don't get scammed looking for that extra dollar

If something feels and looks like it is too good to be true, it more than likely is too good to be legitimate. We understand the holiday season brings increased spending and expenses but don't lose your financial capital trying to make a quick buck.



Holiday Safety Checklist: Stay Safe This Festive Season!

Shopping Safety



Shop from Reputable Websites:

Stick to well-known retailers and double-check URLs to avoid fake sites. Look for the https.



Secure Payments Only:

Use secure payment methods like credit cards or trusted payment services. Avoid bank transfers for online purchases.



Beware of Too-Good-To-Be-True Deals:

Massive discounts or "free" offers can be red flags. Verify deals before purchasing.



Monitor Bank Statements:

Regularly check your statements for unauthorized transactions.



Protect Your Personal Information:

Only provide necessary information when making a purchase. No retailer should ask for your pin or password



Social media/ only retailers - Verify goods before completing purchase. Before completing an online transfer ensure the correct account number is inputted. Collection – meet in at safe havens or public places.



Online Safety



-  **Strengthen Your Passwords:**
Use strong, unique passwords for all accounts, and consider a password manager.
-  **Enable Two-Factor Authentication**
Add an extra layer of security to your online accounts.
-  **Watch Out for Phishing Attempts:**
Be cautious of emails and messages asking for personal or financial information. Verify the sender before clicking any links.
-  **Limit Personal Information Sharing:**
Be mindful of the information you share on social media during the holidays. Scammers can use this data against you.
-  **Keep Software Updated:**
Ensure all devices have the latest security updates installed to protect against vulnerabilities.
-  **Keep up to date with the latest scams targeting holiday shoppers and travelers.**
Download this checklist and keep it handy throughout the holiday season to ensure your celebrations are filled with joy and free from scams!





Spot The Scam, Stop The Fraud

Let's congratulate our Fraud Fighter Winners!



FROM LEFT TO RIGHT
Front - Misty-Ann Dillon-Noray, Anita Ragoonathsingh, Sunita Ali
Back - Lawrence Noray, Jerome Dookie and Kyle Amos

BATT extends heartfelt thanks to everyone who participated in our Spot the Scam, **Stop the Fraud Challenge**. A heartfelt thanks to our sponsors Bmobile, Hyatt Regency Hotel and VEMCO for making this initiative a success.

While you, the participants, enjoyed the fun and interactive experience, we hope it also heightened your awareness of common red flags and the various types of scams. As we enter the Christmas season and beyond, we encourage you to remain vigilant against fraudsters and make informed decisions when clicking links or responding to requests. **Stay safe and secure!**

BANKERS ASSOCIATION OF TRINIDAD AND TOBAGO

SPOT THE SCAM: Stop The Fraud Challenge

Congratulations to our WINNERS

- ✓ Misty-Ann Dillon Noray
- ✓ Anita Ragoonathsingh
- ✓ Sunita Ali
- ✓ Jerome Dookie
- ✓ Sharon Amos
- ✓ Lawrence Noray

THANK YOU TO OUR SPONSORS

b mobile **HYATT TRINIDAD** **VEMCO**



FROM LEFT TO RIGHT
Front - Sherwin Forte, BATT Fraud Committee, Misty-Ann Dillon-Noray, Anita Ragoonathsingh, Sunita Ali, Gisele Mark, BATT Research Specialist
Back - Lawrence Noray, Dixie-Ann Dickson-BATT Communications Specialist, Jerome Dookie and Kyle Amos



FROM LEFT TO RIGHT
Front row - Thaddius Jardine aka Thaddy Boom and Monique Hill aka Something Mo.
2nd row - Sherwin Forte, BATT Fraud Committee, Misty-Ann Dillon-Noray, Anita Ragoonathsingh, Sunita Ali, Christine Ramcharan- TSTT Senior Manager Treasury & Vendor Management, Gisele Mark, BATT Research Specialist
Back row - Lawrence Noray, Dixie-Ann Dickson-BATT Communications Specialist, Jerome Dookie and Kyle Amos





Click Wisely!



The Bankers Association thanks Monique Hills aka Something Mo, Thaddeus Jardine aka Thaddy Boom and Jr Lee for collaborating with us on our Anti-Fraud Awareness Campaign and playing the role of Onika Clickbait, Roger Realness and Scam Lee- the voice of the fraudster. If you missed it see the video links below:

Urgent Bank Call



The-Too-Good-To-Be-True-Prize



Love, Lies and Lavish Gifts



Meet the Cast!



Something Mo - Onika Clickbait



Thaddy Boom - Roger Realness



Jr Lee - Scam Lee





BATT bids farewell to Richard Downie

The Bankers Association of Trinidad and Tobago (BATT) is pleased to welcome two new directors to its Board: Marc Jardine, succeeding Richard Downie, and Ian De Souza, Managing Director of ANSA Bank. However, this moment is also bittersweet as we bid farewell to Richard Downie, former Managing Director of RBC Royal Bank and a longstanding director at BATT. Downie proceeds to retirement leave.



Kelly Bute-Seaton, BATT Executive Director presents a thank you gift to Richard Downie, former BATT President & former Managing Director of RBC Royal Bank

With a career in banking that began in 1988, Mr. Downie has made tremendous contributions to the industry, exemplifying dedication and professionalism throughout his tenure. BATT extends heartfelt gratitude for his outstanding service, invaluable contributions, and selfless leadership within the banking and financial sectors. His legacy will undoubtedly leave a lasting impact.



BATT Directors
Front left: Marc Jardine - RBC Royal Bank Managing Director, Nigel Baptiste - Republic Bank Managing Director, Kelly Bute-Seaton - BATT Executive Director, Gayle Pazos, BATT President & Scotia Bank Managing Director, Kathleen Galy - Former Managing Director Ansa Bank, Richard Downie - former BATT President & former Managing Director of RBC Royal Bank, Ian De Souza - Managing Director Ansa Bank and Anthony De Silva - Managing Director Citi Bank





What's next in the Wicket?

Stay tune and keep following the Bankers Association social media pages and website for our 2025 initiatives:

Global Money Week 2025

Financial Education Caravan - BATT will be visiting two communities so look out to see if BATT's Caravan will be visiting your area.

Celebration of International Women's Day

Join us every other Thursday for our **Straight Off The BATT Live show**.

More exciting and informative episodes in 2025.



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Click on the following links





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*Season's Greetings
from the Bankers Association
of Trinidad and Tobago!*

As we celebrate the joys of the Christmas season, we take a moment to express our heartfelt gratitude to you, our valued readers, for your continued support throughout the year.

This season reminds us of the power of love, unity, and generosity, values that inspire us to build a brighter and safer financial future together. As you gather with loved ones to create cherished memories, we encourage you to stay vigilant and informed protecting yourselves and your families as we usher in the New Year.

From all of us at BATT, may your holidays be filled with peace, joy, and prosperity.

Here's to a safe, secure, and successful 2025!

With warmest regards,
The Bankers Association of Trinidad and Tobago



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<https://batt.org.tt/>

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