



## News Release

# Singtel, SIM and UOB develop cyber scam preparedness programme for UOB's 1,000 frontline staff

*Singtel and SIM launch customised scam preparedness programme for large enterprises*

**Singapore, 26 March 2024** – Singtel Cyber Security Institute (CSI), SIM Academy (SIM) and UOB announced the co-development of a cyber scam preparedness programme called “Defence Against Cyber Scams” aimed at upskilling and reskilling UOB's over 1,000 frontline branch staff.

This is an initiative by Singtel CSI and SIM to upskill and reskill employees of large enterprises – starting with the financial sector. The programme comprises over 16 hours of interactive workshops, tabletop exercises and assessments, providing guidance on how to prevent, identify and combat scams<sup>1</sup> to strengthen their overall cyber resilience against evolving threats.

Led by trainers from Singtel and SIM, the programme can be customised according to specific enterprise needs. *(More details on the programme can be found in the Annex A)* Eligible participants would receive up to 90% of the course fees from SkillsFuture Singapore (SSG) because Singtel CSI is one of the industry leaders appointed as SSG's Queen Bee to provide skills development, advisory support and curated training for business transformation. *(See Annex B for Singtel CSI's training programmes).*

Mr Ng Tian Chong, CEO of Singtel Singapore, said, “All enterprises need to be equipped to deal with increasingly complex scams that deploy artificial intelligence, phishing, social engineering and other modes of deception to trick consumers into giving away their critical personal data. This is especially imperative for banks whose customers are often targeted. We're glad our partner, SIM Academy, shares our mission to arm consumers and enterprises with the necessary tools and skills to protect their vital assets and reputation, which are crucial to thriving in a digital economy and advancing as a society.”

For the inaugural run of the programme, UOB worked closely with experts from Singtel and SIM to develop a customised curriculum for its staff. The programme incorporated SIM's sense-making approach that includes raising awareness of perpetrator mindsets and understanding of defensive strategies to help participants make more informed decisions and be better prepared to shield both their customers and institutions from fraudulent activities as well as UOB's specially-crafted Sense, Probe, Observe and Take Action (SPOT) framework that all its branch staff are trained in to identify and counter scams.

Mr Seah Chin Siong, President and CEO of Singapore Institute of Management, said, “Cyber security is a shared responsibility. As the training partner selected to deliver this programme, SIM Academy contributes to the national agenda of building stronger defence protocols against scams. With Singtel being recognised as a leader in cyber security, customers looking for training solutions in this area can be assured of a robust and comprehensive approach, empowering enterprises to navigate

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<sup>1</sup> Scams continue to be the main driver of crime in Singapore. According to the Singapore Police Force, in 2023, victims lost S\$651.8 million (US\$484 million) in a record 46,563 cases – the highest annual figure since the police began tracking scams in 2016. The most common scams reported include job scams, e-commerce scams and fake friend calls, at 9,914, 9,783 and 6,859 cases respectively. Those aged below 50 made up almost 75% of the total number of victims.

digital threats with confidence and resilience. We look forward to commencing the training for UOB's teams and engaging with other large enterprises to customise a similar programme for them."

Also present at the launch was Mr Dan Yock Hau, Assistant Chief Executive (National Cyber Resilience), Cyber Security Agency of Singapore. He said, "Cybersecurity is a team effort. With scam numbers continuing to rise, we are glad to see organisations like Singtel, SIM, and UOB put in place programmes to complement the government's efforts to fight scams."

### **Delivering a customised programme for UOB**

Ms Janet Young, Managing Director and Group Head, Channels & Digitalisation and Strategic Communications & Brand, UOB, said, "Safeguarding our customers' assets is our foremost priority, and our branch employees serve on the frontline every day protecting customers against an invisible enemy whose tactics are constantly evolving. Our latest collaboration with Singtel and SIM Academy underpins our commitment to protect our customers from scams. This new cyber scam preparedness programme will complement existing trainings to fully equip our employees to better spot and handle the latest scam tactics, strengthening our line of defence to support customers."

Singtel, SIM and UOB co-developed the workshops to include common scam typologies and scenarios encountered by UOB's frontline staff. To bring the conditions to life, participants underwent simulations of different tactics employed by scammers such as deep fakes and phishing to harvest customers' credentials. These were designed to give staff a better understanding of scammers' mindsets and modus operandi to better convince customers to accept assistance or empathise with customers' situations.

Participants also got to engage in robust discussions with experts on anti-scam strategies to better align with measures set out by the Monetary Authority of Singapore, as well as learn key elements of strategic decision-making in formulating their response when dealing with scammers.

As a leading bank in Asia, UOB proactively manages scam and fraud risks across all its touchpoints including branches, internet banking and mobile banking channels. Its frontline staff regularly receive structured training on fraud awareness to strengthen their capabilities in detecting and resolving scam and fraud cases.

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## **ANNEX A: About Defence Against Cyber Scams: Empowering You Against Fraud (Cyber Scam Preparedness Programme)**

Defence Against Cyber Scams: Empowering You Against Fraud is a holistic, one-stop cyber scam preparedness training programme, aimed at equipping frontline staff of large enterprises with the relevant knowledge of best practices as well as impart the necessary skillsets and capabilities that they can use in the event of a cyber scam.

The two-day programme is customisable for any organisation. We're prioritising the financial institutions, including banks and insurance companies, whose customers are typically prime targets for scammers. The course can be tailored to meet the needs of the respective companies, taking into consideration their existing processes and capability-building.

The programme comprises customised simulations, interactive workshops and tabletop exercises that will give participants insights and tips on how to avoid, spot and mitigate scams, and strengthen their overall cyber resilience.

Singtel CSI is able to offer this programme at an affordable price because it is a SkillsFuture Queen Bee. Employees over 40 years old can receive up to 90% subsidy of the course fee, while those under 40 can receive up to 70% subsidy. Interested enterprises can contact the [Cyber Security Institute](#) or [SIM Academy](#).

The inaugural run of the Defence Against Cyber Scams with UOB includes the following components:

- Introduction on the growing threat of scams
- Exploitation of human weaknesses
- Introduction to sense-making
- Identification of scam victims through UOB's SPOT framework
- Learning about the attack lifecycle
- Systems thinking theories
- Practical sessions at Singtel's cyber security institute
  - User surveillance and data exfiltration with a fake app on a smartphone
  - Credential harvesting with a fake website
  - Anti-scam techniques

## **ANNEX B: Singtel Cyber Security Institute (CSI) - Securing Singapore's businesses**

As a leading technology company, Singtel has been helping businesses and small and medium enterprises (SMEs) navigate the world of evolving cyber threats with its suite of cyber security solutions, including managed threat detection and response, cyber security advisory, training and education, consulting and professional services, as well as managed security services.

Singtel's cyber security experts engage and collaborate regularly with government agencies, such as the Government Technology Agency (GovTech), the Ministry of Defence (MINDEF) and the Cyber Security Agency of Singapore (CSA), to promote greater coordination and alignment in cyber security practices across the public and private sectors.

To better arm businesses with the fundamentals they need to build their cyber security readiness, the Singtel Cyber Security Institute (CSI) was founded in 2016. The Institute structures the curriculum of its courses to meet the varying cyber security needs of companies. All its programmes are designed to cultivate a cyber-aware culture across all levels of organisations, from the leadership team to their frontline staff through an experiential and multi-disciplinary approach. Available training programmes at CSI include Cyber Awareness, Cyber War Gaming, Cyber Readiness, and Cyber Oversight.

Recognising that small and medium-sized enterprises (SMEs) are particularly vulnerable to growing cyber security threats, in September 2023, Singtel CSI launched the Cyber Elevate programme, specifically designed to equip SMEs with the necessary capabilities and skillsets to prepare, detect, respond, and recover from cyber attacks at affordable rates. SMEs can take up the Programme at subsidised rates of up to 90% because Singtel CSI is one of the industry leaders appointed as SkillsFuture Queen Bee to champion skills development and provide skills advisory support and curated training solutions needed for business transformation. For more information on the Cyber Elevate Programme and Singtel's cyber offerings, please visit [Singtel Cyber Security support for SMEs](#) and [Singtel Cyber Security](#).

## **ANNEX C: SIM Academy's tailored solutions and approach for organisations**

SIM Academy specialises in creating bespoke capability building solutions and innovative learning experience to help organisations achieve strategic business goals. SIM Academy plays a pivotal role in fostering talent development and facilitating career transitions across various sectors.

We also help organisations develop talents and offer career pathways for new graduates through meticulously designed learning journeys, combining both innovative classroom learning and on-the-job training. We deliver career transition programmes in collaboration with the public and private sector to help mid-career professionals land new roles in high-growth industries.

As part of the SGUnited Skills programme, we launched a series of industry-relevant courses to help mid-career professionals land roles in the advanced manufacturing and logistics sectors through skills training and job matching. We help enterprises develop new capabilities at scale to achieve strategic business outcomes. Designed with an integrated approach, we ensure that our learning and development programmes address the learning needs of multiple levels within an organisation. To reach out to SIM Academy, organisations may reach out to [simacademy@sim.edu.sg](mailto:simacademy@sim.edu.sg).

### **About Singtel**

Singtel is Asia's leading communications technology group, providing a portfolio of services from next-generation communication, 5G and technology services to infotainment to both consumers and businesses. The Group has presence in Asia, Australia and Africa and reaches over 760 million mobile customers in 21 countries. Its infrastructure and technology services for businesses span 21 countries, with more than 428 direct points of presence in 362 cities.

For consumers, Singtel delivers a complete and integrated suite of services, including mobile, broadband and TV. For businesses, Singtel offers a complementary array of workforce mobility solutions, data hosting, cloud, network infrastructure, analytics and cyber security capabilities. Singtel is dedicated to continuous innovation, harnessing technology to create new and exciting customer experiences and shape a more sustainable, digital future.

For more information, visit [www.singtel.com](http://www.singtel.com).  
Follow us on Twitter / X at [@SingtelNews](https://twitter.com/SingtelNews).

### **About SIM Academy**

SIM Academy provides leading-edge professional development and enterprise solutions. Annually, SIM Academy offers over 300 executive and business programmes that help professionals hone their competencies to drive business value and achieve peak personal and enterprise performance.

Through Professional Development (PD), SIM Academy's executive and business programmes deliver lifelong learning opportunities to develop industry-relevant and skills-based capabilities and continue to prepare career professionals for the future of work. Through Enterprise Solutions (ES), SIM Academy helps enterprises to develop strategic roadmaps and customised integrated enterprise

learning solutions that build talent in support of strategic objectives. For more information on SIM Academy, visit [sim.edu.sg](http://sim.edu.sg).

## **About UOB**

UOB is a leading bank in Asia. Operating through its head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, UOB has a global network of around 500 offices in 19 countries and territories in Asia Pacific, Europe and North America. Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions. Today, UOB is rated among the world's top banks: Aa1 by Moody's Investors Service and AA- by both S&P Global Ratings and Fitch Ratings.

For nearly nine decades, UOB has adopted a customer-centric approach to create long-term value by staying relevant through its enterprising spirit and doing right by its customers. UOB is focused on building the future of ASEAN – for the people and businesses within, and connecting with, ASEAN.

The Bank connects businesses to opportunities in the region with its unparalleled regional footprint and leverages data and insights to innovate and create personalised banking experiences and solutions catering to each customer's unique needs and evolving preferences. UOB is also committed to help businesses forge a sustainable future, by fostering social inclusiveness, creating positive environmental impact and pursuing economic progress. UOB believes in being a responsible financial services provider and is steadfast in its support of art, social development of children and education, doing right by its communities and stakeholders.

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