

Bank continues awareness messages to customers and employees as part of 'Be Aware' campaign

KFH: Smartphones, internet, social media 'high risk means of fraud on banking cards'

KUWAIT CITY, Nov 20: Kuwait Finance House (KFH) is continuing its awareness messages to customers and employees as part of "Be Aware" campaign, thus warning against the risks of falling in the traps of fraudulence and the hacking of all types of credit cards which have increased recently. No information about bank accounts or banking cards should be disclosed to any unknown parties, suspicious people, or fake websites. Immediate contact must be made with the bank or regulatory authorities to report any fraudulence case or hacking of credit cards or information.

Group Acting DGM - Banking Cards, Talal Al-Arbeed said that demand on e-payment transactions is expected to increase considering the increase in new money transfer systems and robust e-trading worldwide. The tremendous increase in the numbers of e-payment systems users has tempted cyber criminals to commit fraudulence crimes after obtaining the banking card No. and the secret No. (CVV) which consists of three digits at the back of the card. Purchase transactions through credit cards are very simple as they comprise two steps: authorization and payment.

Al-Arbeed added that although a major part of fraudulence transactions on credit cards, ATM and internet can



Talal Al-Arbeed

be avoided yet hackers will always attempt to invent new tricks to keep up with the latest developments e.g., promoting financial prizes which require the disclosure of banking card details or transfer of funds to the customer for unrealistic reasons by unknown parties

Types of Cards

Regarding the types of banking cards, Al-Arbeed said that there are several types of cards. However, the most common types are three cards,

credit cards, ATM and prepaid cards.

Types of Fraudulence

He said that fraudulence is divided into two main types, the first and most common on internet represents the stealing of the card details during transactions which require usage of the card. The fraud steals the card details and use them illegally without having to use the card itself.

Second type is represented in stealing the information from the card

dependance thereon in purchases, cross border shopping and transaction processing, was accompanied by different types of fraudulence. He indicated that in cases of online shopping through personal computers, no access information, passwords, or any other information should be saved. He warned against the links attached to e-mail messages which ask the user to enter his personal data. Do not click on them at all even it appears that the bank is the sender. The customer must know the party he is dealing with.

He added "before you purchase anything online from an unknown seller, search online for the seller information through search browsers. Also check consumers' comments and opinions. When you pay online make sure that the webpage address starts with //:https, examine the page carefully and minimize as much as possible the amount of personal information on social media websites. Do not share password with anybody and check and update privacy and security settings continuously."

Online Fraud

Al-Arbeed asked all banking cards users to deal with their cards exactly as they deal with their cash funds especially online. Do not transfer or accept in your accounts any funds sent by unknown parties. Be aware of the attrac-

tive offers when doing online shopping. Keep your mobile and computer devices secured always. Avoid using public computers or WiFi to conduct banking transactions.

General Warnings to Travelers

Al-Arbeed said that, upon traveling, the person must carry the cards which he needs only and to be always alert when using the card. He should not conduct any transaction through the phone. He must ensure to know all emergency phone numbers of his bank and must immediately report the incident if the card is stolen or lost.

In general, it should always be ensured, when updating the information, to contact the bank and verify the details of account statements on regular basis and not to ignore any alerts from the bank. He should report the incident to the police in case card is stolen or lost.

Credit Cards Parties

Al-Arbeed mentioned that the customer should know the parties in the funds transfer transaction when using credit cards. There are 5 parties: The bank issuing the card - The customer using the card - The merchant - The global organization carrying the card trademark - The merchant's bank receiving the sale documents and follows up the member banks settlement of the amounts due on the card.

'Budget constraints' seen

Education to establish 7 new schools: source

KUWAIT CITY, Nov 20: The Ministry of Education has decided to establish seven new schools in Mubarak Al-Kabeer Educational Zone, specifically in Masayel and Abu Fatira areas, including two kindergartens, four elementary schools (two for boys and two for girls), and one secondary school for boys, reports Al-Rai daily.

According to an educational source, the operation of the new schools and their entry into service requires taking care of at least half of their student density, as 150 children must be enrolled in kindergarten level, 375 students in primary or secondary level, and 360 in intermediate level.

The approved densities for the educational levels are 300 children per kindergarten school, 750 students per primary and secondary school, and an average of 720 in each intermediate school. This applies to all new schools in the newly established residential areas.

The source explained the reason for the delay of the Educational Facilities and Planning Sector in implementing the project of schools included in the list of demolition and reconstruction was the lack of sufficient budget, especially since the current budget was reduced by ten percent. This reduction will negatively affect many vital educational projects, especially education development and environmental projects.

There are three main steps in examining school buildings, either governmental or the buildings utilized by some private schools. It begins by informing the Ministry of Education about the school's desire to conduct a structural test on the school building, with the interested party bearing the test costs. Then, the ministry addresses the Ministry of Public Works to perform the required structural inspection and then take a decision to either demolish the building or

carry out maintenance on it based on the structural inspection report issued by the Governmental Center for Tests, Quality Control and Research.

The source affirmed the commitment of the Educational Facilities and Planning Sector to follow these procedures with all the old school buildings.

He revealed that the sector, during the previous years, closed many school buildings that were included in the list of demolition and reconstruction, including five schools in Jahra area and four in Ahmadi, as reports had affirmed that they are not valid from a construction point of view.

The sources added that the budget has been a stumbling block in the demolition of these schools and their reconstruction for about ten years and more.

He highlighted that this file must move through a number of steps, including handing it over to the Ministry of Public Works or the Public Authority for Housing Welfare, or addressing the Ministry of Finance to agree to allocate the necessary financial appropriations, away from the annual budget approved by the Ministry of Education.

The source stressed the increasing population growth rate, and the need to take into account the student densities in schools during the next ten years, adding that planning should be done for the aforementioned period in the future.

Ahmadi Educational Zone has carried out compulsory transfer of some of its educational bodies to the schools in Sabah Al-Ahmad and Wafra, as required by the interest of work.

It stressed the need to "vacate within a period not exceeding three days, and the failure to implement the transfer will be counted as absence in the new workplace in which the provisions of the law will be applied."

International aid organizations face 'challenging times' due to COVID-19

'Kuwait one of major contributors'

By Nawab Khan

BRUSSELS, Nov 20, (KUNA): The coronavirus pandemic has affected the work of humanitarian and charity aid organizations globally but also provided them with new challenges to offer their services to the needy.

"Pandemic has provided us with a fresh humanitarian challenge, but it has also affected our capacity to deliver the normal humanitarian responses that we were doing before the pandemic," said Ed Blagden, head of supply operations in Oxfam international aid organization.

He was speaking to the Kuwait News Agency (KUNA) at the international aid and development community exhibition, AidEX, which was held in the Brussels Fair grounds on Wednesday and Thursday (Nov. 17-18).

Challenge

"The challenge for us is to deliver aid and service amidst the pandemic," said Blagden.

He noted that Oxfam has been playing an important role in countries like India by providing face masks, sanitary kits and oxygen concentrators. They are also engaged in humanitarian work in Yemen, Ethiopia and recently in Afghanistan.

On his part, Secretary General of Humanitarian Relief Foundation (IHH) of Turkey, Dumrus Aydin, said the Istanbul-based organization is engaged in humanitarian and emergency aid in 123 countries around over the world since 1992.

It is one of the largest NGOs in Turkey and cooperates with UN agencies and international aid organizations as well as with Gulf countries.

"From my point of view the pandemic has a positive effect on global humanitarian aid because it is a time for the NGOs to show ourselves more to the needy people on the field especially when it has increased the need of the people," he told KUNA.

Collapse

"Because of economic collapse of many states and organizations we are able to serve the people much more than ever," said Aydin.

He pointed out that Kuwait is one of the major contributors in the world to give humanitarian assistance.

"The late Amir (Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah) was the father of humanitarian aid programmes around the world, and the current Amir (His Highness Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah) is also a leader in humanitarian assistance around the globe," he said.

Aydin said IHH is cooperating with a lot of NGOs in Kuwait. "We are assisting them and they are assisting us in terms of global humanitarian crisis in particular in Syria and in some other areas. We are very much in cooperation with NGOs in Kuwait," he said.

Pal-Epsen Nordhaug, export director of the Norway-based Hallgruppen which delivers construction and building solutions,



KUNA photos

Part of the distribution of 5,000 bags filled with winter clothes to workers in the industrial and commercial sectors.

KRCS distributes 5,000 bags filled with winter clothes

The Kuwaiti Red Crescent Society (KRCS), on Saturday, distributed 5,000 bags filled with winter clothes to workers in the industrial and commercial sectors.

In a statement to KUNA, KRCS

Chairman, Dr. Hilal Al-Sayer, said that the initiative comes within the KRCS's programs to provide aid for the labor workers.

He also stressed the society's keenness to perform its social role

to serve all segments of society.

Al-Sayer thanked the donors from the private sector and their vital humanitarian role in supporting the needy inside and outside Kuwait. (KUNA)

'Week of Tolerance, Inclusion'

PADA's activities to 'support' disabled highlighted at Expo

DUBAI, Nov 20, (KUNA): Kuwait Public Authority for Disability Affairs (PADA) displayed on Friday their activities and efforts in supporting people with disabilities in Kuwait, including their day-to-day lives and rights at the Expo 2020 Dubai.

The remarks were made during a lecture delivered by PADA Supervisor of the Technical Office in the Administration, Planning and Research Zainab Al-Enezi, at the State of Kuwait's pavilion, on the sidelines of the Week of Tolerance and Inclusion at Expo 2020 Dubai.

Al-Enezi said that Kuwait is one of the pioneering countries in devoting tolerance, inclusiveness and co-existence in general, and people with disabilities in particular, by providing all kinds of services and support, including financial and moral support in order to integrate them into

society.

She added that Kuwait was keen to include people with disabilities in development and sustainability plans, and the need to shed light on their involvement in society and the acceptance of their disability, regardless of the type or severity of such disability.

She explained that the authority worked to provide educational, rehabilitative and educational services and teaching aids for people with disabilities in coordination with the Ministry of Education and the Ministry of Higher Education in terms of scholarships inside and outside Kuwait.

The Public Authority for Disability Affairs was established by Law No. 8 of 2010.

It is a legal authority subject to the supervision of the Minister of Social Affairs and Labor.



KUNA photo

Delegation of the Disability Authority during their participation in the State of Kuwait's pavilion at Expo 2020 Dubai.

weather shelters for building sites and tents said due to the pandemic we have been supplying to a lot of hospitals mainly in Africa for COVID response.

"So, for us, it has been a major growth," he said and noted that they have also been supplying tents and hospital structures to Dubai which is the main hub for the World Food Programme.

Arnaud Battery, project manager operations at the French CLS company which provides telematic solutions to UN agencies and NGOs for the humanitarian aid, said COVID-19 is a worldwide pandemic so it has some effect on all sectors.

He explained that they make equipment to help vehicles track and monitor their position and road safety and are engaged in Africa and the Middle East.

Imran Nisar, head of special projects at the London-based Al Khair foundation said the pandemic has affected everyone, noting that in the UK lots of people have lost their jobs and incomes have fallen so the spending power has got less and hence the first victim is charity donations.

Nisar told KUNA that surpris-

ingly donations for Al Khair foundation during the fasting month of Ramadhan this year went up.

A vast majority of their projects are in the Middle East, Asia and Africa, but they also do some charity work in the UK itself. Their funding comes from the public who are mainly Pakistani, Indians, Bangladeshis and there were a lot of people giving charities, he explained.

They have a branch in Istanbul which covers Palestine, Syria, Yemen and Lebanon.

Difficult

He noted that after Brexit they face a lot of document checks and makes their work more difficult when coming to the EU.

Alouan Abu Ibrahim from the Brussels-based Charity and Humanitarian organization established in 2013, said they do charity work in Syria, Myanmar, Palestine and Yemen.

He said coronavirus had "little affect" on their work and he hopes to visit the Gulf countries, including Kuwait, soon to promote cooperation with charity organizations there.

Romel Ahmad responsible for public relations at AIDEX said

it was the tenth such exhibition in Brussels that the Montgomery group based in London has organized. In 2020 AIDEX was cancelled due to the pandemic.

"The whole events sector in the world was ground to a halt due to the pandemic in April 2020," he told KUNA.

But even after Brexit (UK left the EU in January 2020) they will continue to organize their exhibition in Brussels since it is the political capital of the EU, he said.

There were about 100 participants this year down from about 200 in Aidex 2019 and visitor numbers were also less.

AIDEX is the leading platform for the international aid and development community to come together and improve the efficiency of aid, he said and noted that Qatar is one of the major sponsors of the event.

It encompasses a conference, exhibition, awards, networking and workshops. Its fundamental aim is to engage the sector at every level and provide a forum for humanitarian aid professionals to meet, source, supply and learn, he added.