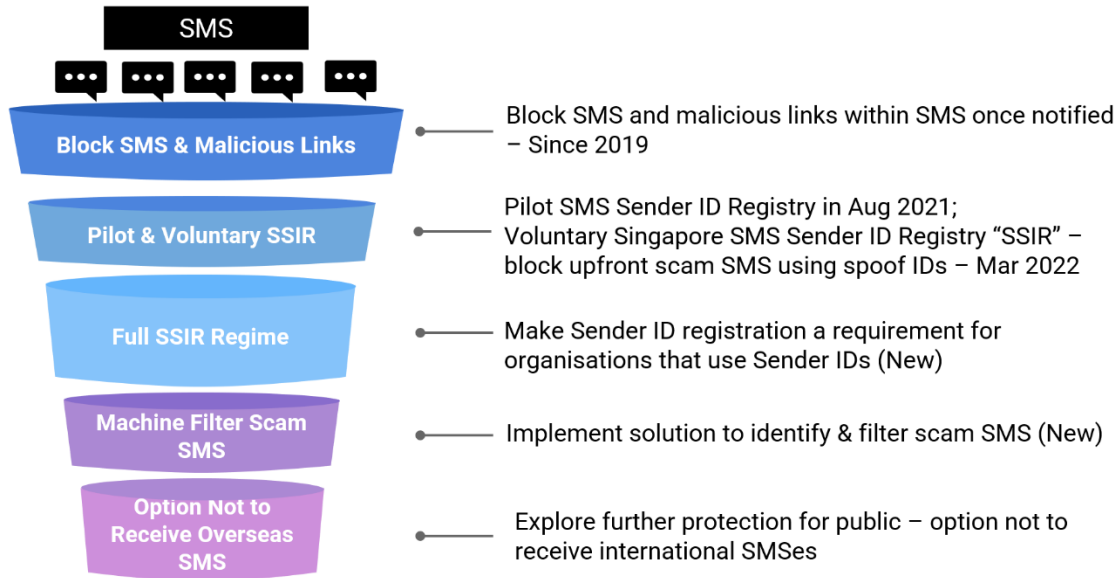


ANNEX A

Summary of Multi-Layered Approach to address Scam SMS



Summary of Multi-Layered Approach to Protect Public from Scam Calls

