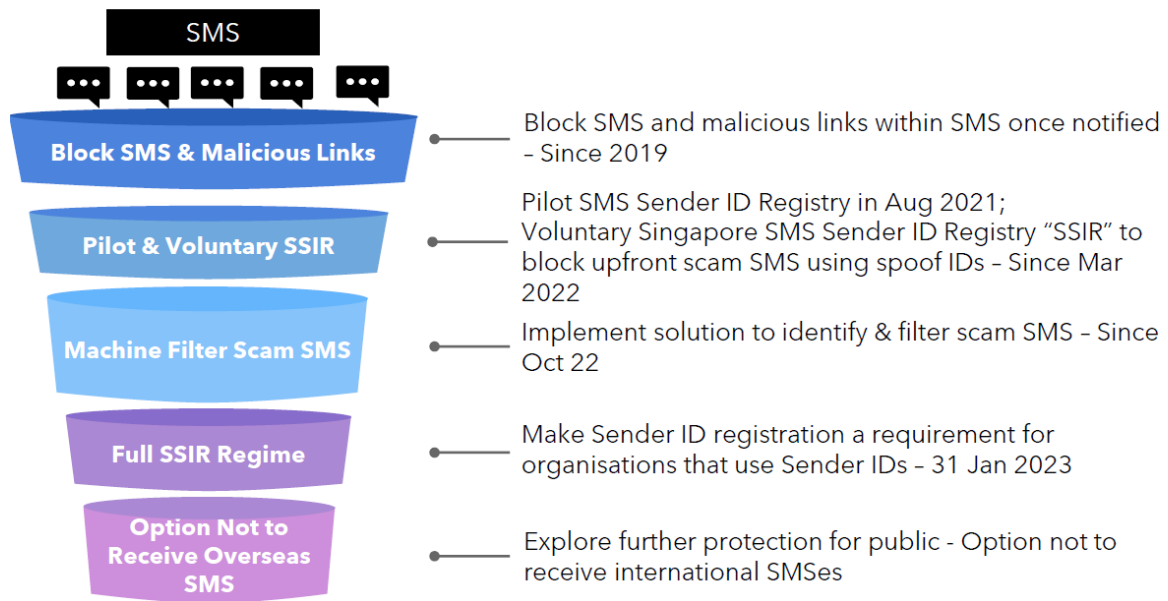


ANNEX B - SUMMARY OF MULTI-LAYERED APPROACH TO COMBAT SCAM SMS AND SCAM CALLS

Summary of multi-layered approach to address scam SMS



Summary of multi-layered approach to address scam calls

