

HOW TO PROTECT YOUR CARD FROM UNAUTHORIZED USAGE

Because most transactions take place in a public place, it's easy to assume that you are safe when making purchases. However, card and information theft can take place whether you are aware of it or not, over the phone or online.

To make sure you're not the next victim, follow these simple safety measures when making transactions:

DO

- Sign your payment cards immediately. This enables the merchant to compare your signature at checkout with the one on the card. It further validates that you are the true card holder.
- Carry only those cards you need. Keep them separate from your wallet, in a zippered compartment or business card holder.
- Keep records of the phone numbers and address of the Bank so you can quickly report the loss of your card or fraudulent transactions.
- Keep an eye on your card during transactions, and get it back as quickly as possible. This reduces the risk of your card or card number being copied without your knowledge.
- Void incorrect receipts and destroy all copies or carbons of receipts so that they do not fall into the wrong hands.
- Shred or cut up old cards cutting through the card number/chip before disposing.
- Check the activity in each of your financial accounts regularly. Report any questionable charges immediately by calling the Bank.
- Notify the Bank in advance of a change in address or personal details
- Make sure you're using a secure site when making payments over the Internet. Look for a lock icon in the status bar of your web browser; this icon indicates that a site is employing an encryption technology when transmitting sensitive data.

DON'T

- Don't leave your cards unattended at work. There are more payment card thefts in the workplace than in any other single location.
- Don't leave your payment cards in your vehicle. A very high proportion of payment cards are stolen from motor vehicles.
- Don't lend your cards to anyone.
- Never sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Don't write your card number or PIN on a postcard or on the outside of an envelope.
- Don't give out your card number over the phone unless you're calling a company you know is reputable or you have initiated the contact.
- Don't carry your PIN in your wallet or purse or write it on your card.