

## **PIN & PAY Cardholder Safety Tips**

### **1. Safeguarding Your Card**

- Sign the card as soon as it is received and comply with any security instructions. Do not tamper with the card.
- Protect the card, PIN and any card security details. Destroy any notification of the PIN and any card security details.
- Never leave your credit card out of sight and unattended. Regularly check that you still have your card. If you do not want to use your card, keep it in a safe and secure place.
- Do not write down the PIN or the card security details nor disclose them to anyone else including the police and/or our staff.
- Do not lend your card to anyone. Your card is not transferable.
- Keep the Bank's phone number readily available with you to immediately report any lost or stolen credit card or any suspicious matter regarding the use of the card at a merchant terminal.
- Always check your credit cards to ensure that the cards are not missing and you must notify us immediately if
  - Your card is lost or stolen
  - Your PIN may have been disclosed / compromised; or
  - Your card is retained by ATM

### **2. Using Your Card at Retail Outlets**

- Value your card as if it is cash. Keep your card in a secured place or ensure that it is in your possession at all times.
- Do not allow another person to see your PIN when you enter it or when it is displayed.
- Check and ensure that the card you receive after a transaction at a merchant is yours.
- Keep card receipts securely and dispose of them carefully.

### **3. Online Usage**

- Never respond to e-mails that request for your credit card information or that ask you to go to a website to verify personal and/or credit card information.
- When making purchase over the Internet, give your credit card details only to reliable websites or to a company you trust. Reputable merchant sites use encryption technologies to protect your card information.

### **4. Managing Your Statement**

- Be aware of identity theft threat. Always secure your letter mailbox and collect your mails promptly. Please contact the Bank if you do not receive your credit card statements on time.
- Promptly check your credit card statement and report immediately if there are any transactions that you do not recognise or are not authorised by you.

### **5. Change Of Contact Details**

- Notify the Bank in advance of your latest address, hand-phone number and e-mail address to allow the Bank to perform verification of unusual and suspicious transactions

### **6. Beware Of Scam**

- Do not respond to emails, SMSes or phone calls claiming to be from Bank requesting for your personal information such as login ID / password / TAC number.
- Bank does not request for your personal or financial information, neither will any staff / representative of Bank ask anyone to transfer monies to any third party account.
- Do not access the Bank's website from attachments or website links in any email as it may be a scam.
- Always do a call back to Bank's official contact number obtained from Bank's website when in doubt for clarification.