

# For Your Protection

For your protection, here are tips on how to take care of your Credit, Debit and Prepaid Cards:

- Never disclose credit card information and PIN to anyone.
- Secure all card PINs. Do not keep the PIN in the wallet or purse and never write it on the card. Avoid using easily available personal information such as birthday or consecutive numbers.
- Upon receipt of the card, sign this immediately and keep a record or memorize your card number, including the bank's contact details.
- Do not let other people use your card. If the card is lost or stolen, report the incident immediately to the bank.
- Carry only the minimum number of credit cards needed and never leave them unattended.
- Keep copies of transaction receipts so you can match them against the monthly statement of account. Report unrecognized charges within the designated timeline.
- Inform the issuing bank of changes in your contact details and address.
- Ensure that the amount on the transaction slip is the actual amount of your purchase before you sign. Never sign a blank transaction slip.
- When using the internet, ensure that you are not logged on to an unsecure website. Always verify the URL address and that there should be a padlock icon on the lower right portion of the webpage which indicates that this site is secured.
- Never use your card as a reference or as an identification card
- Keep the card in a secure place
- Be aware of the "swipe and theft" scam using card skimming devices where data is then used to make counterfeit cards.
- Secure documents like bills, bank and credit card statements and consider shredding rather than simply throwing them away.