

---

## *Tips to protect your Card*

---

Cards have become a preferred way of purchasing for many. They are convenient, accepted by most stores, eliminate the need to carry cash, often easier to use. And Online shopping is more popular than ever. Along with these benefits, comes the risk that a fraudster will steal your card or your card information. Here are some guidelines to protect your credit card activities.

- When you get a new card, it's important to sign the back right away.
- Ensure not to store your PIN in the same place as your card.
- Keep your Card Number, PIN and the CVV Confidential
- Never lend your card to someone else. They could use it improperly or it could be stolen.
- Ensure that your transaction is processed in your presence every time you make a purchase. be sure to get it back and take the receipt.
- Always total the receipt and draw lines through unused spaces on the receipt
- Never sign a blank charge slip.
- Check your card when it is returned to you by the cashier to ensure that it is yours and that it has not been tampered with.
- Keep all your card receipts and compare them to your account statement.
- If you lose your card or suspect fraudulent activity, contact us right away. Remember: Speed is critical
- If your wallet or purse is stolen, contact all your card issuers to report the theft.
- Keep your statements in a safe place as it contains sensitive information. Consider E-statement.
- Don't give your card information over the phone unless you initiated the call and you're talking to a bank or merchant you trust.
- Never answer an email that asks for your account number or personal information, even if it looks like it's from your bank or a reputable company or organization.

- Do not write the full card number anywhere. Use only first 6 digits and the last 4 digits of the card number. Eg: 123456xxxxxx7891
- When doing online transactions look for sites with **https:** in their web addresses and has a padlock icon in the URL field. The “s” stands for secured. Even if you’re on a secured site, don’t share your information unless you have to and you know how it will be used.
- Make sure you check policies on payment, refunds, returns and shipping when doing online transactions. Finally, be sure to keep copies of any confirmation codes or receipts.
- Inform the Card Center if you are traveling overseas and intend to use the card.
- Notify us of any change of the address or the contact numbers to receive your statements and SMS alerts correctly.

## Important Facts

What you should know when using a Card.

**Credit Limit:** A credit limit is the maximum amount you can spend on a credit card. The covering letter accompanying the card, as well as the statement will show the initial credit limit assigned to the Cardholder by the bank, which must be strictly observed. Cardholder may apply for a temporary or permanent limit enhancement subject to customer's eligibility.

**Card Account:** The bank may debit the card account with the amounts of all card transactions, interest, fees and any other liabilities of the Cardholder and any loss incurred arising from the use of the card.

**PIN:** Personal Identification Number (PIN) is allocated to a cardholder to validate card transactions. PIN acts as a password preventing other people from gaining unauthorized access to your card account. Cardholder can withdraw cash from ATM's by using the card in combination with the PIN and Some merchant outlets in overseas require PIN to complete POS transaction.

**CVV:** Card Verification Value (CVV ) is an anti-fraud security feature to help verify that you are in possession of your credit card. CVV number contains 3 digits and located at the back of your debit/credit card on the right side of the white signature strip. CVV/CVC code is required for all online payments ( Card not present transactions)

**Chip Card:** Chip card security is the latest standard in card security. A chip card contains an embedded microchip as well as a traditional magnetic stripe. The chip encrypts information to increase data security when making transactions at stores, terminals, ATM's

## Using your card overseas:

Inform the Card Center of your foreign travel plans in advance to ensure your Debit and Credit Card is activated for overseas transactions.

Your credit/ debit Card is valid for international transactions. If its international usage exceeds the entitlements as per the guidelines of the CBSL, then the Cardholder undertakes to obtain the requisite permission from CBSL by complying with CBSL requirements. However, under no circumstances should payment of the statement be delayed or refused on the grounds of excess drawing.

## Cardholder proceeding abroad:

A Cardholder migrating and/ or proceeding aboard on permanent basis , or who is deemed "non-resident" as per the exchange control regulations in force at that time must inform the bank in writing, and must settle all billed and unbilled charges and must also surrender the basic card and any supplementary cards to the bank.