

SWIPE SAFE SWIPE SMART Smart 6E

MAKE YOUR CREDIT CARD WORK FOR YOU

Exercise caution

Your Credit Card is a valuable instrument. It is a payment tool with a line of credit that is sought after by many unscrupulous individuals. You must exercise caution the moment you receive your credit card. By practicing the following safe habits, you can be sure of swiping smart when using your credit card:-

1. Make sure that the sealed package containing your credit card has not been tampered with in any way. Sign on the signature panel at the back of the card immediately using a non-erasable ball point pen.
2. Treat your card like cash – Do not leave it lying around. Ensure that you know where your card is at all times. Do not give it to anybody for any reason, nor lend it to anyone, not even your spouse or children as it is exclusively for your own usage.
3. Protect your personal details and account details at all times. Do not give details to unauthorized third parties over the phone, SMS or online. If you receive calls, SMS or emails from banks on any matter, always remember that they have all your details and you must not reveal any personal details over the phone or through email.
4. For face-to-face transactions, try to ensure that your transaction is processed in your presence. Make sure the terminal used to swipe your card is located above the counter and does not contain any additional device that can copy the card's information and be used to make a reproduction of your credit card.
5. Check your credit card when it is returned after a sales transaction to ensure that it is yours and not a similar looking card and that it has not been tampered with in any way.
6. Verify the total sum printed on your charge slip before signing it. Cross out any blank spaces which serve as an invitation for unscrupulous individuals to add additional amounts.
7. Retain your receipts so that you can check them later against your statement.



8. Check your statement carefully and inform your Card Issuer immediately if there are any unfamiliar transactions. Always keep the Card Issuer's customer service contact number on speed dial or somewhere easily accessible.

9. Keep your statements in a safe place - they contain sensitive information. Shred all statements before disposing them.

10. Notify the Card Issuer of any change of address, so new cards/statements are not sent to the old mailing address.

11. Inform the Card Issuer immediately if your card is stolen or lost.

12. With the growing popularity of e-commerce, ensure that you only purchase goods or services using your own computer. In addition, ensure the online retailer that you are buying from has some sort of security in place to prevent theft of your information online (known as "phishing"). Most Card Issuers have made it mandatory for a tighter second level security verification facility known as Secure Code. Check if your Card Issuer is subscribing to the facility. If they are, enroll for the facility and use the password given for safer online transactions.

13. When disposing your old credit cards, such as expired, lost and recovered cards or even inactive cards, please ensure that your cards are cut up.

14. In the event your card is lost or stolen, immediately inform your Card Issuer to block usage of the card.

Exercising caution is important if you want to prevent yourself from becoming a victim of credit card fraud. A smart consumer is a safe consumer. Swipe Safe, Swipe Smart.

Watch out for the 3rd **E** next week as we continue on our 'Swipe Smart with 6E' series for you.



Educate yourself

Exercise caution

Enhance your lifestyle

Enjoy benefits

Eliminate debt

Engage your Card Issuer

NATIONAL
CARDS GROUP



AFFIN BANK

ALLIANCE BANK



BANK ISLAM

BANK RAKYAT



CIMB BANK

CITIBANK

EON BANK GROUP

Hong Leong Bank

HSBC

Maybank



OCBC Bank

PUBLIC BANK

RHB

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UOB 大華銀行