



USEFUL INFORMATION ON CREDIT CARDS

There is an increasing risk of Credit Cards being misused due to the rapid growth of the card industry. We are committed to safeguard our cardholders from such activities. Hence the following tips are recommended to help you protect or minimize your card being misused. If a peculiarity is detected a phone call is promptly made to confirm the transaction. If the transaction is confirmed as fraudulent, we immediately block your Credit Card and issue you with a new one. This system is effective only if we are able to contact you and it is therefore essential that your contact numbers are updated.

Things you should do

- Please place your signature on your card immediately with a ball point pen.
- Call **+94-11-2480480** to activate the card.
- Keep your Credit Card in a safe place
- Never keep expired / replaced cards, always destroy the old cards once you activate the new card. Once you receive a replacement or a new Credit Card, ensure to cut the old card in two and dispose with care.
- When using your card at any merchant establishment for any transaction, ensure that the card is visible and the transaction verification is carried out accurately in your presence before signing the charge slip/transaction receipt. You should not let the card be taken into back rooms etc. as most frauds take place when the cardholder is not around. This may not be possible at restaurants and hotels. Whenever possible pay the bill at the cashier rather than handing it over to the waiter.
- When using your card at any merchant establishment, ensure that all details have been entered correctly and completed before signing the charge slip/transaction receipt. Prior to signing same, please ensure that the amount entered is correct.
- Ensure that you sign only one receipt. If the merchant makes more than a copy for any reason, make sure all extra copies are destroyed, including the carbon copies.
- Keep your transaction slips for reconciliation with your statement at the end of each month. Inform the bank in writing immediately of any disputes within the stipulated time period for reporting disputed transactions.

Credit Cards can be misused in different ways and hereby we have listed some information that will guide you in safeguarding your Credit Card:

- After completing an ATM transaction, remember to take your Credit Card and retain the transaction slip. If your Credit Card is stuck in an ATM machine, beware of any one offering help unless identified as a Bank employee.
- Call (+94-11-2480480) to report lost/stolen Credit Card.
- Keep a photocopy of your Credit Card (both front and reverse) in a safe place at your residence.
- Call the Bank immediately if anyone seeks details of your Credit Card.
- Always remember to get your Credit Card back after every purchase.
- If you're traveling abroad please inform the Bank about your travel plan.

Things you should "Not" do

- Internet transactions are usually classified as high risk transactions, therefore it is recommended to use a different Credit Card with a lower limit. Do not lend your Credit Card to anyone. Only you are authorized to use your Credit Card. Ensure that the Credit Card is always in your possession. If a family member (spouse, child or parent) borrows and uses your Credit Card without your knowledge, you are responsible for their transactions.
- Don't keep your Credit Card and the PIN together or write the PIN on the card. Memorize and destroy the PIN for your own safety. You could change the PIN to a number preferred by you. When selecting a new PIN, always avoid the obvious, such as telephone number, date of birth or combination.
- Do not disclose your PIN to anyone in the financial or mercantile sector or even to the police. You are the only person who should know it.



We also recommend the following in order to help prevent misuse of your Credit Card

Internet Misuse

Definition - Account information is obtained illegally and subsequently used to order goods or services through telephone, mail order or the Internet.

Do's

Be aware of Phony "look alike" web sites. Always ensure that you are using a secure web site when submitting Credit Card details.

Two ways of identifying a secure website

➤ Look for the "padlock" icon on your browser's status bar – this signals that your information is secure.

➤ Check the beginning of the web address in your browser's address bar- it should read as <https://> rather than just <http://>.

Check your Credit Card statements and if you see any transaction you cannot identify, please report it to +94-11-2480088

Read through the Terms & Conditions before accepting it, when performing online transactions.

Do not's

Don't disclose any personal information (Card number / Expiry date) related to the Credit Card, unless you are completely at a comfortable level with regard to the reliability of the party the information is given out to.

Don't expose transaction slips. Once you reconcile it with the monthly Credit Card statements, please maintain the same in a safe place.

Card Skimming

Definition – This is the illegal copying of information from the magnetic strip of a Credit Card. Once the scammers have skimmed a card they can create a fake or clone a card by using the information and subsequently carryout transactions which will run up charges to the legitimate account.

Do's

Please keep our Call Centre (+94-11-2480480) informed prior to any overseas travel, which will also ensure uninterrupted service.

Be vigilant, if a shop assistant is taking your card out of your sight; please check if it's really necessary.

Check your Credit Card statements and if you see any transaction you cannot identify, please report it to +94-11-2480088

If you think you have seen a card skimming scam or any other Credit Card fraudulent activity, please report it to +94-11-2480088 immediately.

Do not's

Leave your Credit Card with a merchant

If you notice something suspicious about an ATM do not use it. (Eg: an attached device, ATM looks tampered)

Information on Credit Information Bureau (CRIB)

Definition – CRIB is an independent repository of credit information and credit history of borrowers. All authorized Financial Institutions are mandated to provide CRIB with factual information on credit granted to customers and how they service their debts. A CRIB report comprises of the information stating the obligations of individuals and/or legal entities, including information on the behavior and history of meeting financial obligations. CRIB reports are analyzed by Banks & Financial Institutions in order to process application for loans, Credit cards and for the acceptance of a guarantor.

Do's

Borrow only what you can repay from your income.

Financial obligations need to be met on time.

Maintain a good credit record in order to reflect positively towards 'credit worthiness'.

CRIB reports are updated on a monthly basis, Check your CRIB report at least once a year.

To clarify discrepancies in the CRIB report contact the Bank from which the credit facility was obtained.

Do not's

Non- adherence to the repayment schedule will result in the overdue debt of a customer reflecting on CRIB. This will subsequently affect the 'credit worthiness' of a customer.