

Usage Tips

Some important points to Card SAFETY and help protect against fraud.

Read these Card safety tips and learn simple ways to SAFEGUARD your card.

- **Card safety first**
 - Sign the signature panel on the back of your card as soon as you get it
 - Never keep your PIN code in the same place as your card
 - Never write your Personal Identification Number (PIN) on your card

- **Keep your account number private**
 - Keep your card safe — don't let anyone see
 - Never allow anyone else to use your card. It is yours and yours alone
 - Don't give the number over the phone unless you initiated the call and you're talking to your bank or a merchant you trust
 - Never allow your card to be taken out of sight
 - 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
 - Consider paperless statements to remove your sensitive information from the postal system
 - Store paper statements and other documents with sensitive information securely, and shred prior to disposal

- **Be careful with your receipts**
 - Extra spaces on the receipt? Draw a line through them before you sign, so nothing can be added later
 - Keep your receipts and check them against your card statements
 - Don't just toss receipts and duplicates — shred the ones you don't need and securely file the rest

- **Keep your passwords secret**
 - Choose effective passwords that use both letters and numbers
 - Avoid using names, birthdays or anniversaries
 - Never share your passwords, and never keep them near your card
 - Consider changing your passwords periodically and don't use the same password for all your accounts

- **Check your account often**
 - Reviewing your recent account activity is fundamental to Card safety, and it's easy. You can do it online or call our contact center at 1095 (toll free). Register for online viewing of your Card details @www.bob.bt

- **Report lost Cards and suspected fraud right away**
 - If you lose your Card or suspect fraudulent activity, contact us immediately at 1095 (toll free) or log in CWM immediately and block the card yourself. You can also request for Card Replacement Online