



Prevent Credit Card Fraud

Important tips to safeguard your Credit Card information :

- On receipt of the credit card place the signature immediately on the reverse of the card.
- Destroy the old card by cutting it into two (vertically, through the magnetic stripe)
- Shred all old card receipts / bills and statements.
- Avoid faxing / e-mailing the credit-card number, if possible. Remember, the faxed / e-mailed document could remain in sight at the other end for long periods of time.



Instead use only your NIC number when corresponding with HNB regarding your Credit Card.

- Destroy any carbon paper if it's used as part of the credit card transaction. Somebody can grab it and forge cardholders signature.
- Don't respond to any "scam" e-mails requesting the credit card number, expiry date, PIN or the 03 digit code on the reverse side of the card.
- If the card is lost, stolen, or you suspect fraudulent use, call our hotline **0114 523 523** (If calling from overseas 0094 114 523 523) immediately to prevent your card from being used further.

How to safeguard yourself from ATM Theft Scams :

- Get in the habit of using the same ATM machine for transactions. Become familiar with it and be able to recognize changes to the machine.
- If you are visiting an unfamiliar ATM machine, examine it carefully for devices. Card or cash trapping devices need to be glued or taped to the card reader or cash dispenser. Look for 'extra' cameras beyond the basic and generally obvious ATM security camera.
- Never rely on the help of strangers to retrieve a card that was captured by the machine
- Never use an ATM machine when other people are lingering.
- Report a card that was captured by the machine cards immediately. If you can, don't leave the machine. Instead call the bank from the ATM where your card was taken using a cell phone.



Using your Credit Card for online shopping safely:

- Buy only from secured websites. Check that the company has a physical address and phone number. If the company operates from overseas, you might have trouble getting a refund or repair if required.
- Carefully read the terms and conditions, refund policy, delivery details and policies on costs associated with returns and repairs.
- Be aware of the full cost of your purchase, including currency conversion, taxes, delivery fees, packaging and postage.
- Only buy online from a company if you are satisfied with their privacy policy. Do not provide additional information that the company does not need for the sale.
- The business should enable you to confirm or reject your order before paying.
- Write down any reference numbers, and print any receipts that display on screen or are emailed to you. Depending on the type of payment used, check your credit card statement, merchant account (such as PayPal) or bank account to ensure you have been charged correctly.
- Use only websites that your browser recognizes as secure. A secure address begins with <https://> or an image of a padlock will appear in the bottom right corner of your browser window.
- When problems occur, immediately contact the business and try to resolve them. Most online shopping and auction sites provide a dispute resolution process to facilitate communication between the buyer and seller. If you are unhappy with the response, contact our Disputes Resolution Department on 0114 523 543 (If calling from overseas 0094 114 523 543).



Using your HNB Credit Card in overseas:

Purchase your air ticket from your HNB Credit Card when you are travelling overseas and be entitled for a free Overseas Travel Insurance. The policy covers,



- ✓ *Emergency medical expenses*
- ✓ *Dental treatment*
- ✓ *Loss of baggage*
- ✓ *Loss of passport*
- ✓ *Financial emergency*

For more information on Overseas Travel Insurance please contact Mrs. Pemika Silva on 0114523523 ext 60562.

Always keep HNB Card Centre informed about your overseas travel plans prior to departure. This enables us to monitor your card transactions for any suspicious activity. Call our Risk Management Department on 0114523552 (If calling from overseas 0094 114 523 543) to inform your overseas travel plans.