

Credit card security tips

Your protection is our priority



Here are some tips to maximize credit card security and minimize your risk:

When You Receive Your Card

- ◆ In the event the sealed package containing your new/renewed/replacement credit card is compromised, please contact [HSBC Contact Centre](#).
- ◆ Upon receiving your new/renewed/replacement credit card, please sign on the reverse your card immediately, using non-erasable ball-point pen.
- ◆ Keep a record of your credit card number and expiry date in a safe place. This will be helpful in case your card is lost or stolen.
- ◆ Remember, your credit card is as good as cash. Please ensure the credit card is with you at all material times.
- ◆ Do not let anyone else use your credit card. Your credit card should be used exclusively by you.
- ◆ Should you not require your new/renewed/replacement credit card, please ensure you damage the magnetic stripe by cutting the card into halves before returning it back to the Bank.

When You Receive Your Personal Identification Number (PIN)

- ◆ In the event the sealed PIN envelope is compromised, please inform [HSBC Contact Centre](#) immediately.
- ◆ Memorise your Personal Identification Number (PIN) immediately and destroy the PIN advice.
- ◆ It is advisable to go to the nearest HSBC Branch to change your PIN and do not use sequential numbers, series of the same numbers and obvious numbers, such as your telephone number, ID number, date of birth or other easily accessible personal information.
- ◆ Change your PIN regularly for precaution.
- ◆ You must not write your PIN on the credit card.
- ◆ Do not keep your credit card together with the PIN advice or any paper/document stating your PIN. Shred any document that contains your credit card number before you discard it.
- ◆ Ensure that no one is observing you when you are keying in your PIN while you are logging on to the HSBC on-line banking services, using the ATM or any other electronic payment terminals.
- ◆ You must not disclose the PIN to any person, including any employee of the Bank.
- ◆ You must not allow anyone to have access to your PIN.

During Transaction

- ◆ Do not let your card go out of your sight during a transaction.
- ◆ Check to ensure that 2 sales slips are printed for each transaction. The signed sales slip will keep by the merchant and a copy is given to the cardholder.
- ◆ Before signing any sales slips, you must ensure that your name, credit card number and amount transacted are in order/ accurate.
- ◆ Ensure your credit card and not someone else's, is returned to you after a purchase using your credit card.
- ◆ Make sure your credit card is returned to you promptly after a purchase.
- ◆ Keep the customer copy of your sales slips for future reference.
- ◆ Do not disclose your credit card information to unknown persons or third party over the phone.
- ◆ On calls received or made on credit card matters, please ensure that you record the particulars of the caller, date and time of call. You may receive a phone call from HSBC Fraud Monitoring Team (Dubai) when making a credit card purchase and this is done to ensure that the transaction is made/authorized by you.

On-Line Shopping

- ◆ Use a secured browser. Ensure your credit card information is encrypted when you input on a website or send by e-mail. For increased security, use a computer with good anti-virus software. It is preferable to avoid making online purchases using public computers.
- ◆ Check the merchant reference to be sure that the company can be trusted. Read the fine print. Some websites may claim to be secure but might not be safe. Before using a secured transaction site, check out the encryption software it uses by clicking on the icon that looks like a lock located on the bottom right corner of the screen
- ◆ Manage your password carefully.
- ◆ Do not send credit card details via e-mail unless you are sure that it is safe.
- ◆ Keep transaction records of purchases made online.

At the ATM

- ◆ Make sure no one observes you keying in the PIN. Before making a transaction, check your surroundings and if you notice anything suspicious inform the bank or the police.
- ◆ Remember to take your credit card from the ATM machine after use. In case it is retained by the machine, inform [HSBC Contact Centre](#) immediately.
- ◆ Make sure that there are no foreign devices attached to the ATM machine before using the machine.
- ◆ Avoid leaving any receipt behind after performing a transaction.

When You Receive Your Statements

- ◆ Inform HSBC if you do not receive your statements. Someone could have taken them from your mailbox and could be using your credit card number.
- ◆ Check copies of your sales slips against your monthly credit card statements.
- ◆ If you have any problems or queries, call [HSBC Contact Centre](#)
- ◆ Any disputed transaction must be reported to the Bank within 30 days from your monthly credit card statement date.

If You Lose Your Credit Card

- ◆ Thieves take advantage of busy public places. Jackets on chairs and handbags on the floor in restaurants are preferred targets. Crowded places such as supermarkets, shopping malls and bus stop stations are also high risk. Even in the privacy of your home or office, a card unattended is at risk of being stolen.
- ◆ Losing your card is inconvenient, cost money and time to replace. Once lost, you have to worry of unauthorised usage. Therefore, take the extra care to avoid this from happening to you.
- ◆ Report the loss immediately to avoid any unauthorised usage of your credit card.
- ◆ Check you credit card(s) periodically to ensure none is/are missing.

Important Points to Note

- ◆ You are advised to logon direct to HSBC website at www.hsbc.com.mu and not through any other URL link addresses. Please do not divulge your personal information and credit card details through any other URL link addresses. HSBC website is secured with "PADLOCK" at the bottom right hand corner.
- ◆ We maintain strict security standards and procedures to prevent unauthorized access to information about you. HSBC will never contact you by e-mail or otherwise to ask you to validate personal information such as

your user ID, password or account numbers. If you receive such a request, please inform HSBC Contact Centre immediately.

- ◆ You are required to update the Bank promptly with your latest home or business address or telephone number.

Disclaimer: This document is for information purposes only.

