

Frequently Asked Question

Precautions when using an ATM

Using an ATM

- ◆ Stay vigilant. Don't allow yourself to be distracted.
- ◆ Be cautious and report to the bank if you observe any suspicious devices (e.g. card reader, pin hole camera, etc) or the PIN shield has been removed or loosened.
- ◆ Reject any offers of assistance from strangers when you are performing transactions.
- ◆ If you encounter any difficulties when using the ATM, cancel your transaction, take back your ATM/credit card and inform the Bank.

Protecting your PIN

- ◆ Memorise your PIN and do not write it down.
- ◆ Select PINs that cannot easily be guessed by anyone.
- ◆ Use different PINs for different channels (e.g. Internet Banking, ATM and telephone banking) and change them frequently.
- ◆ Cover the keypad when you enter your PIN.
- ◆ Never disclose your PIN to anyone, not even someone claiming to be from the bank or the police.

General points to remember

- ◆ Keep your ATM/credit card properly.
- ◆ Check your statements immediately upon receipt.
- ◆ Consider using Internet banking to check the transactions on your account more frequently.
- ◆ If you spot any unusual transactions, report them to the bank immediately.

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