



Valuable Tips for Safe Banking Abroad.

TIPS TO USE ATM'S SAFELY AND PROTECT YOUR CASH

- Follow the instructions on the ATM screen carefully
- Choose a well-lit ATM where you are most visible
- Do not ask for help from strangers or allow anyone (not even security officers at the ATM's) to help you with your ATM transaction, rather ask for assistance inside the bank
- Do not allow anyone to stand too close to you or distract you while making your ATM transaction
- Take your time to complete your transaction and secure your card and your cash in your wallet, handbag or pocket before leaving the ATM
- Do not carry large sums of cash with you
- Never let your card out of your sight or control of the ATM

TIPS TO PROTECT YOURSELF AGAINST CARD FRAUD

- Never let your card out of your sight when making a payment
- Ensure that you get your own card back after each purchase
- Beware of card skimming as criminals use this method to steal your card information
- Report lost or stolen cards immediately

TIPS FOR SAFE INTERNET BANKING

- Avoid doing your online banking using public computers like Internet cafes
- Never respond to emails or cell phone messages requesting your banking details

- Only use computers that you know have adequate computer security like your own or services provided within the bank
- Always log off after you have finished banking online; closing your browser window is insufficient
- If you suspect that you have compromised personal information while online, modify your bank immediately

TIPS TO PROTECT YOUR PERSONAL INFORMATION

- Look after your passport, wallet, purse, visas, bank account details at all times
- Store personal and financial documentation safely
- Keep your PIN number and passwords confidential. Do not disclose them to anyone via telephone, fax or email
- Do not allow your account to be used directly by another person to deposit and transfer or withdraw funds from it
- Do not agree to transport money across borders for strangers

TIPS ON SAFE FOREIGN EXCHANGE

If you are travelling with traveller's cheques

- Report stolen or lost items immediately so that they can be cancelled
- You should only countersign traveller's cheques at the point of encashment, while the cashier is watching
- Make use of legitimate foreign exchange outlets and guard against foreign exchange peddlers
- Familiarise yourself with the local currency