



UOB CARDS

# Outsmart scammers

Know how to safeguard your cards.





## How to safeguard your credit/debit card and PIN

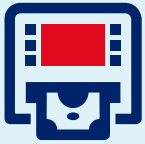
<b>01</b> <b>Keep your cards &amp; PIN safe and secure always</b> Keep your cards and PIN safe and secure at all times including your place of residence. Do not leave your cards unattended.	<b>02</b> <b>Do not lend your card to anyone</b> Do not lend your card and PIN to anyone as your card and PIN is exclusively for your own usage.	<b>03</b> <b>Don't forget the unused cards</b> As you may have more than one card, REMEMBER to keep your unused card(s) in a secure place.	<b>04</b> <b>Sign your card</b> Upon receipt of your card, immediately sign on the signature panel using a non-erasable ballpoint pen.	<b>05</b> <b>Tampered package</b> In the event the sealed package containing your credit/debit card has been tampered with or compromised, please contact UOBM Call Centre immediately.
<b>06</b> <b>Don't leave your valuables in the car</b> Never leave your card in your wallet or handbag unattended in your car when you go jogging, swimming, hiking, etc even if your car is locked or armed with security alarm and especially when your car is parked outside the compound of the house.	<b>07</b> <b>Destroy your card properly</b> Destroy your card properly by cutting across the magnetic stripe and the chip in the event you wish to cancel your card.	<b>08</b> <b>Do not respond to suspicious emails, websites &amp; phone calls</b> DO NOT respond to any email, website or phone inquiry request for details of your card.	<b>09</b> <b>Call the bank</b> If you suspect your card is lost/stolen/misplaced, immediately call the bank to put a STOP status. You may call the bank later to release the STOP status if you have found your card or you may request the bank to issue you a replacement card once you have confirmed your card is lost or stolen.	<b>10</b> <b>Never compromise your PIN</b> Your credit/debit card PIN is to be used for face-to-face purchases and cash withdrawal only. Do not use the same PIN for any website that require your credit/debit card PIN for validation. This is to prevent your PIN from being compromised.



## At the point of transaction

<b>01</b> <b>Check slip details</b> Check the details on the transaction slip before signing to prevent any unauthorised charges.	<b>02</b> <b>Is that your card?</b> Ensure that it is your credit/debit card that is returned to you after a purchase.	<b>03</b> <b>At petrol kiosks</b> REMEMBER to take your credit/debit card back after you have completed a transaction at a Self-Service Petrol Kiosk.	<b>04</b> <b>Don't leave your card behind</b> DO NOT leave your credit/debit card to the cashier at drinking places (i.e. bar and pubs) for running bills, as unauthorised transactions may take place.	<b>05</b> <b>Be careful online</b> Never reveal or input your credit/debit card information in an unsecured website.
<b>06</b> <b>Pay attention to bank SMS alerts</b> Pay special attention to transaction SMS alerts from the bank. Immediately report to the bank when you receive an SMS alert for a transaction that is not authorised by you.	<b>07</b> <b>Don't sign on blank slips</b> DO NOT sign on a blank transaction slip to prevent unauthorised billings.	<b>08</b> <b>Destroy mutilated sales draft</b> Destroy any altered or mutilated sales drafts before throwing them away.	<b>09</b> <b>Use cards responsibly</b> Never use your cards for any unlawful activity.	

For more information, visit BNM Financial Fraud Alert website at <http://www.bnm.gov.my/microsites/fraudalert/index.htm>



## At the ATM

- 01 Keep your receipts**  
Keep your receipts and use them to check entries against your bank statement/passbook regularly.
- 02 Memorise your PIN**  
Memorise your PIN, and then destroy the PIN notification.
- 03 Change your PIN**  
Change your PIN periodically.
- 04 Never give your card to anyone**  
Never give your card to anyone or allow a third party to transact on your behalf.
- 05 Remember your card**  
REMEMBER to take back your credit/debit card after you have completed a transaction.



## Check your monthly statements & update your details

- 01 Check your monthly statement**  
Check your monthly credit/debit card statement and reconcile it with your transaction slips. If you discover any discrepancy, contact our UOBM Call Centre immediately.
- 02 Update us with your latest contact details**  
Notify the bank of any changes in address or contact number to allow us to contact you promptly for verification of transactions.
- 03 Remember UOBM call centre numbers**  
Keep UOBM Call Centre contact numbers for emergency reporting like lost/stolen/misplaced cards or unauthorised transactions.
- 04 If your personal information is compromised**  
If your personal information has been lost/stolen/misplaced, please contact the bank immediately.



## Don't be a victim of credit/debit card fraud

- 01 Unique PIN**  
When choosing a PIN, do not use common numbers like the last six digits of your IC, birth date, telephone, passport or driving license number.
- 02 Do not reveal your card details and PIN**  
Once you have chosen a PIN, memorise it and do not disclose it or your card details to anyone. Never write it down on anything that you carry with you or kept in close proximity with your card, including the back of your card.
- 03 Be alert at any ATM**  
Be alert and vigilant when conducting transactions at any ATM, and be sure not to be distracted by strangers.
- 04 Be mindful**  
Be mindful when entering your PIN in the presence of others near the ATM.
- 05 Watch out for foreign devices**  
DO NOT use the ATM if you see unusual or foreign devices attached to the machine or suspicious persons loitering near your ATM location. Report such incidences to the bank immediately.
- 06 If card is withheld by ATM**  
If your card is withheld by the ATM, report it immediately to our UOBM Call Centre.
- 07 Call our helpline**  
DO NOT accept any offers of assistance with the ATM from strangers. If you need help, use the phone located at the ATM machines to contact our helpline.
- 08 Call the bank**  
If your credit/debit card or PIN is lost, stolen or compromised, immediately call the bank to cancel the card and get a replacement card with a new PIN.
- 09 Check your bank statements**  
Check your bank statements regularly even after you have reported a missing card. If you find any suspicious charges, notify the bank immediately.
- 10 Beware of phone scam calls**  
Beware of scams. Do not fall victim to phone scam. Never transfer money to any unknown party.

For more information, visit BNM Financial Fraud Alert website at <http://www.bnm.gov.my/microsites/fraudalert/index.htm>



**Immediately contact us to report lost or stolen  
UOBM credit/debit card at 03-2612 8100.  
UOB Call Centre numbers are:**

- Kuala Lumpur ..... 03-26128 121
- Penang ..... 04-2401 121
- Johor Bahru ..... 07-2881 121
- Kuching ..... 082-287 121
- Kota Kinabalu ..... 088-477 121



Do not respond to any mobile text messages or emails requesting for personal information, especially the PIN and passwords to your banking account or credit/debit card. The bank will never request for such information in this way. If you do receive such a call or text message, take down the details and call the bank directly for verification.



**RIGHT BY YOU**