

## Important tips

for using bank cards during the travel season

- Check that your card expiry date is covering the travel period
- Check that you have sufficient credit limits, and also check your account balance
- Let your bank know about your trip before you leave so unfamiliar transactions aren't flagged as suspicious
- Download the Mobile app to track your card usage and spending while traveling
- Ensure your online banking access is working
- Never share your OTP with anyone
- The bank will never ask you to enter your personal information through email or calls, never click on a Web link received by non-trusted emails
- Record card numbers, expiration dates and bank phone numbers. Keep this record in a safe place separate from your cards. Never write down your PIN Number anywhere
- Ensure that your SMS and Push Notification service is activated to notify you of transactions taking place on your account and cards
- It is always recommended to have sufficient medical insurance while traveling
- Ensure that the PC or mobile you are using for booking is updated with the most recent software

## Before you Travel

- Don't leave your cards unattended, whether you're at work or relaxing in your hotel, and take advantage of the hotel-provided safe for valuables
- Do not leave all your cards in one place or wallet, and keep away from direct sunlight to prevent damage
- Never give your card or your PIN number to any person. Ensure to have the card in front of you while doing any transaction
- When using ATM's ensure to inspect the ATM for any foreign objects or devices. Guard your PIN from fraudster "shoulder surfing", and do not accept assistance from anyone
- Check your receipts very carefully before signing/entering your PIN, and do not leave the "Tips or Total" line blank
- Check the POS screen for accuracy of merchant name and amount to be paid before entering your PIN.
- Check regularly your card spends through CBK Mobile app or Online Banking
- Activate roaming service or provide alternative contact number for Bank to reach you when overseas
- Should you lose your card or face any issues, immediately contact the Bank's Call Center
- Avoid using unsecured Wi-Fi, public or shared networks
- Save all of your receipts. Once you're back home, check them carefully against your monthly statements
- It is always recommended to pay in the local currency of the country you are visiting
- Ensure that you complete all your tax documentation fulfillment to avoid future charges from Tax agencies

## During your Travel

- Change your PIN (debit card) on a regular basis through any bank branch/ ATM or call center.
- Check all your cards statements and if in dispute contact the bank immediately.

**For more information, please call 1888225 or +965 22990899 internationally, our staff will assist you immediately and are available 24/7 for your service**