

Al-Tijari Security Tips for Safe Banking

1st: Be safe online and on your mobile banking transactions:

Online and mobile banking security tips

- Make sure you are purchasing merchandise / service from a trustworthy and secure platform.
- Before using the site, make sure it is secure and secure sites start with **https://** and must have the "lock" icon somewhere on the browser. Make sure internet purchases are secured with encryption to protect your account and look for secure transaction signs like a lock symbol or "**https**" in the address bar.
- Our credit cards are 3D secure protected and this a third level of security to any online transaction that takes place with a participating retailer. This helps to protect you from unauthorized usage when spending online.
- Attain a physical address not just a post office box and a telephone number, and call the merchant to see if the telephone number is correct and working.
- Send an e-mail to the merchant to make sure the e-mail address is active, and do not provide your credit card details to merchants and in case it's mandatory send the card masked for example (show only the first 6 digits and last 3 digits of your card and do not send CVV/CVC CODE) e.g. 123456xxxxxxx963
- Do not judge a website on the way it looks, dazzling websites can be set in seconds.
- Be careful when responding to special investment offers, especially those you receive from anonymous senders.
- Read carefully the terms & conditions on the website before proceeding with a transaction.
- Do not leave your internet banking session unattended at any time.
- Always log into Internet Banking via our official website at the following address: **https://www.cbk.com/** and not through other links.
- Protect your online / Mobile banking passwords and don't write them down or share them with anyone.

2nd: ATM Transactions:

When withdrawing money from the ATM machines, we recommend the following :

- Check the place around you while walking to the ATM, if you feel someone looks suspicious, be careful, or leave the area and look for another ATM terminal.
- Do not use an ATM if it is isolated from view or does not have enough lights around it.
- Do not spend much time while withdrawing money, and count your money in a safe place.
- Do not leave space between you and the ATM, to avoid others from seeing your PIN code.
- Do not use an ATM if it appears to have any attachments/ affixed device or alterations to the card slot or keypad.
- If the ATM retains your card call us to cancel it immediately Or deactivate via online or CBK Mobile application
- Do not leave the ATM machine until it shows screen/session timed out.

Drive Through ATM Safety When Abroad:

- Check that your doors are locked and your car is running at a drive- through ATM.
- Keep a distance between your vehicle and the other to allow for a quick exit.
- Before rolling down the window to use an ATM, observe the area for suspicious activity.

- If anyone follows you after conducting an ATM transaction, drive immediately to a crowded area and call the police.
- If you notice any unusual activity at an ATM that you have used or trying to use, or came to know about any unlawful use of your CBK cards, always note the date, time and location, and report the incident to us immediately at our local Hotline **1888225**, International **+965 - 22990899** or email **auth@cbk.com**

Special Tips for Travel:

- Make sure that the card(s) you travel with will be valid through for the entire trip length; confirm your card limits and expiration dates.
- Before traveling abroad, inform us about your travel plans. This will allow us to enable your cards for overseas use Or download CBK Mobile App, Go to “Extra ” select “ Activate & Fly ” which will allows you to choose your cards, dates, and country (ies) that you are intended to travel to.
- Do not keep your PIN with your card in the same place.
- Keep a back up of your important documents you should photocopy your cards along with your passport and airline tickets and keep them in a secured place in case the original are lost or stolen, and keep them separate from your wallet and cards.
- Ensure that you have sufficient credit card limit that covers all your expenses.
- Always keep the receipts especially for transactions taking place abroad. This will help you reconcile charges when your statement is issued as these charges sometimes take longer than usual to appear on your statement.
- Do not leave your cards out of your sight at any time, even when checking in a hotel, the POS machine should be in your sight. if not, then inform the hotel management.
- Always keep proof of your payment when you pay cash for a car rental after carrying out the reservation with your credit card.
- It's also important to have more than one payment method in case of emergencies
- We are providing our credit card holders with a convenient Free Travel Insurance, visit this link <https://www.cbk.com/Personal-Banking/Cards> to see card types and travel insurance terms & conditions.

3rd General Security Tips:

- Do not answer incoming calls from communication applications such as Viber, Skype and WhatsApp carrying a number similar to CBK Contact Center **1888225** or internet links that asks you to update banking information. These fraudulent activities falsely state that they are issued by CBK to congratulate customers for winning fake contests or updating bank's info.
- Social media is increasingly popular. Hence, it's good to keep certain personal information private such as birth date, home address and schools attended, and may use this type of information to help gain access to an account since they are common answers to security questions.
- Protect your computer and avoid downloading software such as screen savers, desktop themes, games, and other executable type programs from websites that are obscure or unidentifiable. These programs may contain Trojan viruses that would enable fraudsters to monitor or take over your PC.
- Use personal firewalls and anti-virus software.
- Protect your identity and bank's info from phishing email.
- Change your PIN regularly at our CBK ATMs, especially after your return from out of Kuwait.
- Ensure to activate our free of charge SMS service for instant transaction and balance updating notifications on your mobile (if you change your SIM card you will not benefit from this service).

- Download CBK Mobile from the below links (ios and Android) or scan QR and ensure to on the notifications to stay current with your accounts and cards transactions even without telecom SIM.

<https://itunes.apple.com/kw/app/cbk-mobile/id800584885?mt=8>

<https://play.google.com/store/apps/details?id=com.cbk.mobilebanking&hl=en&csrt=10166783188602073684>



In case your card is lost, stolen or you suspect anything on your SMS, Account statement, please immediately call us at our Contact Center number **1888225**, international **+96522990899** or email **auth@cbk.com** to stop your card.