

HBL

HABIB BANK
حبیب بینک

**Be Prepared
Stay Safe**

Card Safety Guidelines



HBL CreditCard

Protect your HBL CreditCard against fraud or theft by adopting these important and universal tips:

- Sign your card as soon as you receive it.
- Ensure that your card is kept in a safe place. Never leave it lying around the house, office or in your vehicle.
- Always ensure that you get your card back after you have made a purchase. (Also check your name on the card).
- Open your billing statement promptly and reconcile your card account each month, just as you check your bank account statement. Promptly report in writing any questionable charges to HBL Customer Services Department at:

Customer Services Department

3rd Floor, HBL Plaza,
I.I. Chundrigar Road, Karachi.

- Save your card receipts to compare with your billing statements.
- If you throw away your card receipts, destroy them before doing so. (Ideally they should be kept in custody).
- Never write down your PIN on your card or disclose it to anybody. Protect your PIN - memorise it.
- Your card is only to be used by yourself and not by third parties. (Not even immediate blood relations).
- Do not provide your card number over the phone, unless you initiated the call. Be careful when giving your personal and card information to unknown persons.
- Treat cards as you would treat cash. Never leave your cards unattended and keep them with you at all times.
- If your card has expired, kindly destroy it, ensuring that the magnetic strip at the back of the card and the chip are fully destroyed.

- When you use your card on the internet, make sure you are using a secure website. Activate e-commerce by calling HBL PhoneBanking whenever you want to conduct online transactions. To prevent fraud, deactivate e-commerce after you have completed your online transactions.
- Report your lost/stolen card immediately. Photocopy the front & back of cards, keeping copies in safe custody. This will facilitate you in the immediate cancellation of the card if lost or stolen.
- Keep a record of the card account number, expiry date and the HBL PhoneBanking number to call in case of emergency.
- Avoid signing a blank receipt. Draw a line through blank spaces above the total when you sign card receipts.
- Never put your card number on a postcard or on the outside of an envelope.
- If you suspect that someone has illegally used your card, call HBL PhoneBanking at 111-111-425 immediately.
- When using your card, keep a constant eye on the card and the person handling it. Be aware of the "swipe and theft" scam using card skimmers. A skimmer is a machine that records the information from the magnetic strip on a credit card to make duplicate copies of the credit card.
- Do not handover your card to any bank officials. If necessary, block the card first then cut it into at least two pieces. This will ensure that the card cannot be used.
- Check the name embossed on the card and inform HBL if incorrect.
- Basic & Supplementary card is to be used only by the respective Cardholder and not vice versa.
- Keep track of all transactions as and when they are conducted by getting yourself enrolled for SMS alert notifications. It will ensure a high level of transaction security and fraud reduction on your Basic card as well as on your Supplementary card(s).

For further information please contact
HBL PhoneBanking at **111-111-425**
or visit www.hbl.com

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