

# Safety Tips For Bank Cards When Traveling

## Before you Travel

- Check that your cards are valid to cover the travel period.
- Check you have sufficient credit limits, and also check your account balance.
- 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.
- Make sure the back of all your cards are signed in the designated signature panel.
- Let your Bank know about your trip before you leave so unfamiliar transactions aren't flagged as suspicious.
- Ensure that your SMS notification service is activated to notify you of transactions taking place on your account and cards.
- Download the Mobile App of the Bank to track your card usage and spending while travelling.
- Ensure your online banking access is working.
- 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 spyware/ OS software.
- Never share your One Time Password or 3D Secure password with anyone.
- Your 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.

## During your 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 ATMs 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 spending through the Bank Mobile Application or Internet Banking application.
- Activate roaming service or provide alternative contact number for Bank to reach you when overseas.
- Avoid using unsecured Wi-Fi, public or shared networks.
- Should you lose your card or face any issues, immediately contact the Bank's Call Center.
- It is always recommended to pay in the local currency of the country you are visiting. Paying in Kuwaiti Dinar aboard will result in higher exchange rate commissions.
- Save all of your receipts. Once you're back home, check them carefully against your monthly statements.
- Ensure that you complete all your tax documentation fulfillment to avoid future charges from tax agencies.

## After your Travel

- Change your PIN 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 Hayakom 1812000 or +965 22467711 internationally, our staff will assist you immediately and are available 24/7 for your service.

