

Credit and Debit Cards Security Tips



How to Safeguard Your Credit / Debit Card

- In the event the sealed package containing your credit/debit card is tampered/compromised, please contact UOB121 Phone Banking immediately at 03-26128 121 (Kuala Lumpur), 04- 2401 121 (Penang) or 07 -2881 121(Johor Bahru), 082 -287 121 (Kuching) and 088 – 477 121(Kota Kinabalu)
- Upon receipt of your new credit/debit card, sign on the signature panel immediately using a non erasable ball point pen
- Ensure you know where your credit/debit card is at all times as it is as good as cash
- DO NOT lend your credit/debit card to anyone as it is exclusively for your own usage.
- DO NOT give details of your credit/debit card number to unauthorized third parties especially during online or internet transactions
- Destroy your credit/debit card properly by cutting across the magnetic stripe and the chip in the event you wish to cancel your card and return it to the issuing bank.
- DO NOT respond to email, website or phone inquiry requests for details of your credit/debit card
- DO NOT write down your PIN number at the back of your credit/debit card or keep it in your wallet. Memorize your PIN number
- DO NOT leave your credit/debit card lying around in your office or at home.
- DO NOT leave your credit/debit card in your wallet or handbag unattended in your car when you go jogging, golfing, fishing, exercising or stop on highway rest areas.

Before Signing the Transaction Slip

- Check the details on the transaction slip before signing to prevent any unauthorized charges
- Ensure that it is your credit/debit card that is returned to you after a card purchase
- Make sure that your credit/debit card is returned to you promptly after a purchase
- Keep your transaction slips to reconcile with your credit/debit card statement as soon as you receive it. If you discover any billing discrepancy, call your issuing bank immediately
- Never reveal or input your credit/debit card information in a website that is not secured

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- DO NOT sign on a blank transaction slip to prevent unauthorized billings

When You Receive Your Monthly Credit/Debit Card Statement

- Check your monthly debit/credit card statement and reconcile with your transaction slips. Contact UOB immediately if there is any discrepancy
- Notify UOB of any changes in address or contact number to allow us to contact you promptly for verification of transactions
- Keep UOB121 Phone Banking telephone lines for emergency reporting like lost, misplaced, stolen cards or unauthorized transactions.

For more tips on fraud protection and credit card security, please click at the links below:

[My Money Skills- Card Security & Security Theft](#)

[Fraud Protection – How to use your card safely and securely](#)