

Fraud Prevention on Debit Card-i – Do's and Don'ts

Do's

- Immediately sign on the signature panel at the back of your Debit Card-i upon receipt.
- Personal Identification Number ("PIN") change at the Automated Teller Machine ("ATM") is required before you can perform any transaction using your Debit Card-i.
- Treat, value and protect your Debit Card-i as if they were cash, keep your Debit Card-i secured and ensure that it is in your possession at all times.
- When using your Debit Card-i at any merchant establishment, ensure that all details have been entered correctly and completed before signing the charge slip/transaction slip or keying in your PIN. This PIN is the same as the ATM PIN you use to perform ATM transactions.
- Ensure that your spending is within the default limit of RM2,000 per day to avoid transactions being rejected. To change your limit, please visit www.hongleongconnect.my.
- Check and ensure that the Debit Card-i you received after a transaction at a merchant is yours.
- Ensure that you authorise all use of Debit Card-i (face-to-face or on Phone/Internet).
- When purchasing items over the Internet, give your Debit Card-i details only on reliable websites and is from a company you trust. Reputable merchant sites use encryption technologies to protect your Debit Card-i information.
- Avoid using a public computer to shop online. If you do, please remember to log off and quit the browser when you are finished. All it takes is for someone to hit the "back button" to view your personal information.
- Always print and save the confirmation page when completing an online purchase. Record or keep your receipts for all your purchases including online purchases.
- Shred all documents (charge slip, statement etc.) that contains Debit Card-i details before you discard them.
- Void incorrect charge slips before you sign a new one.
- Promptly check your Debit Card-i statement and report immediately if there are any transactions that you do not recognise or unauthorised by you.
- Keep the Bank's phone numbers readily available with you to immediately report any lost or stolen of your Debit Card-i. Always check your Debit Card-i periodically to ensure that the Debit Card-i is not missing from your wallet.

- Notify the Bank promptly for any change of your contact details by visiting the Bank's branches or calling the Bank's Call Centre at **03-7626 8899**, especially your handphone number and e-mail address so that the Bank can perform verification of unusual or suspicious transactions. This will also enable the Bank to contact you for any important notices or marketing campaigns (for Cardholder who has opt-in to receive marketing/promotion) in the future.
- Be wary of high-pressure sales tactics such as "SCRATCH & WIN" where they ask for your Debit Card-i details.
- When you received a call from a Telemarketer asking questions, the fewer questions the Telemarketer can answer, more likely they are calling from an illegitimate business. Should you feel suspicious of the phone call, kindly contact the number stated behind your Debit Card-i to verify whether the call is genuine from the Bank.
- If you are travelling Overseas, you are required to activate the opt-in for Overseas transactions and/or ATM withdrawal for your debit card-i before you can perform these transactions. You can enable them conveniently via Hong Leong Connect / branches / ATMs / Hong Leong Call Centre. Failing which, your Overseas transactions and/or ATM withdrawal will be declined. This requirement is applicable for both Debit Card-i and ATM Card.
- You are also required to activate the opt-in if you want to perform any online (non-3D Authenticated website) and/or Mail Order/Telephone Order ("MOTO")/Auto Debit transactions. You can also enable these transactions conveniently via Hong Leong Connect / branches / ATMs / Hong Leong Call Centre. Failing which, your online transaction and/or MOTO/Auto Debit transactions will be declined.

Note that when you opt-in for Card-Not-Present (i.e Online, Auto Debit) and/or Overseas transaction, there is a risk of your account data being compromised or the information being used for unauthorised purchases and/or cash withdrawals. Please be reminded that in the case of Overseas transactions, the card verification features for Point-of-Sales transactions may vary from country to country and some countries/merchants may not adopt a more stringent approach. Fraudulent transactions may occur if your account data is compromised.

You may, at any time, opt-out from Card-Not-Present and/or Overseas transaction from Hong Leong Connect / branches / ATMs / Hong Leong Call Centre.

Don'ts

- Never leave your Debit Card-i in an unsecured place, including but not limited to glove compartment of your car, lying around at home or in the office where someone can have access to it. If you do not want to use your Debit Card-i, keep it in a safe and secure place.
- Do not disclose personal details or your Debit Card-i's details to any third/unknown party.
- The Bank will never send you an email or letter asking for your Debit Card-i's information. Never reveal your username, password, security questions or answers, and/or PIN to anyone. You should not respond to such emails, letters, websites or phone numbers. No one needs to know your PIN, not even the Bank. Do not respond to emails that ask you to go to a website to verify your personal and/or Debit Card-i's information.
- Never send Debit Card-i's information, such as PIN or retail purchase account numbers etc. in an e-mail as it may be intercepted.
- Watch out for imposters/fraudsters that claim to be from the Bank and ask to "verify" your Debit Card-i's details to make sure you are protected. The Bank does not need your account details as the Bank already has your details.
- When selecting a PIN, always avoid the obvious, such as telephone number, date of birth, identity card number etc. Do not keep a copy of your PIN in your wallet/purse.
- Never provide your Debit Card-i's information on a website where a link is provided in a suspicious email.
- Never provide your Debit Card-i's information online unless you are making a purchase.
- Never sign on a blank charge slip/transaction receipt. When you sign a charge slip/transaction receipt, draw a line through the blank space above the total spending amount.
- Do not give or lend your Debit Card-i to anyone. Your Debit Card-i is not transferable and is your obligation to keep it secured.