



مفاتيح لحماية بطاقتك
Keys to protect your card

كريدو ماكس

CrediMax

Dear Cardholder,

Here are a few guidelines and suggestions that will help keep your Credit Card secure wherever you are.

- 1- Ensure your card is signed on the signature panel as soon as you receive it.
- 2- Never write your personal Identification Number (PIN) - memorize it.
- 3- If at all possible, do not let your card out of your sight.
- 4- Make a record of your account numbers and telephone numbers for reporting lost or stolen cards. Keep that list in a safe place, not with your card.
- 5- Do not volunteer in any personal information when you use your Credit Card other than your identity document, that may be requested.
- 6- Never disclose your PIN to anyone. You are the only person who should know it.
- 7- When selecting a PIN, always avoid the obvious your name, telephone number or date of birth, or any combination.
- 8- Always check your card when you get it back in a store or restaurant. It is easy to forget your card when you are in a hurry. It is easy for waiters or sales people to give you the wrong card when they are in a hurry.
- 9- After using an Automated Teller Machine (ATM) or marking a transaction, remember to take your card and, if provided; your transaction record.
- 10- When using a credit card on a telephone in a public place, shield the keypad with your hand or body.
- 11- Be careful when using ATM machines, especially at night.
- 12- Have your card ready before approaching the ATM. Make sure no one can see you punch in your PIN number. Please don't count your money at the ATM.
- 13- Ensure that you never use your personal Identification Number (PIN) to access any ATM door in order to gain access to the ATM lobbies.
- 14- Be careful about using your Credit Card over the phone. Don't give callers your card number unless you want them to charge your account and only if you initiated the call. Record the name of the employee, address, and phone number of the company.
- 15- If someone calls you claiming to be a CrediMax representative and asks for your PIN number, don't give it to them instead report the call to CrediMax.
- 16- Don't leave your Credit Cards in a car. High proportions of all Credit Card thefts are from cars.
- 17- When traveling, carry your cards with you. For example when visiting the beach put them in the hotel safe. Never leave your cards in the room, not even in a suitcase.
- 18- If an overseas merchant quotes a price converted into US Dollars, calculate the exchange rate yourself to ensure accuracy and avoid misunderstanding. Keep your receipt ready to compare against your statement.
- 19- Always check your monthly statement, report any errors or unknown charges immediately.
- 20- Know when your statement is due and contact CrediMax immediately if you did not receive it on time.
- 21- Always take your charge slips and destroy the carbon copies if present.

**In case of loss or theft of your Credit Card in Bahrain or abroad,
call CrediMax immediately at**

**Tel: +973 17 207485 or +973 17 207428
+973 17 207207**

Fax: +973 17 211465

e-mail: fraud@credimax.com.bh

Security tips for the use of E-Commerce cards

While CrediMax continues to adopt methods to combat card fraud, you have a very important role to play in enhancing your account security while transacting through the Internet. CrediMax virtual cards "Credinet" are the most simple, safe and convenient way to pay when you buy on-line. But you need to take a few sensible precautions to prevent fraud on your card.

- When your statement arrives each month please check it thoroughly to ensure that you recognize all transactions. The sooner you detect anything suspicious the sooner we can act upon it. It is advisable to check your account on weekly basis using Internet service.
- Following this it is important that you examine unusual transactions before querying them with our customer service agent. As the Internet is truly global you may find that some companies with which you have transacted may be registered in countries you do not expect. Also the trading name on your statement may be different from that which appears on the web site. However, if you are satisfied that you did not carry out any particular transaction then notify us as soon as possible.
- A must...never leave account information, passwords, PIN number unprotected on your PC or lying around in the house. Treat such information in strict confidence. If you need to store account information on your PC save it in a password-protected media.
- If you are using a Virtual Card account, treat your account details and your card with the same security as you would for your normal card i.e keep it safe and do not allow anyone to have access to it, except other authorized users of the account.
- Use only secure Internet browsers that allow secure transmission of data. Identify security clues such as the 'closed lock' icon at the bottom of the browser or a URL that begins with https://. These signs indicate that only you and the merchant can view payment information.
- Read in detail and understand the Terms & Conditions before committing to any Internet transaction (commercial agreement) to ensure that items can be returned if they are not in satisfactory condition.
- In case of cancellation of subscription, membership or mail order, please retain hard copy of your cancellation communication for future reference.
- Never respond to an e-mail request for personal or account information, even if appears to be from a trusted source.

It is our pleasure to assist you in protecting your cards and your interests.

