

HBL

HABIB BANK
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Card Safety Guidelines



HBL CreditCard

The Most Rewarding Experience

☎ 111-111-425 | 🌐 www.hbl.com | 📱 HBL Mobile

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

- To activate your HBL CreditCard and generate a Personal Identification Number (PIN), please call HBL PhoneBanking at 021-111-111-425 or login to HBL Mobile application
- When you receive a new card, it is important to sign the back side of the card as soon as possible
- Check the name embossed on the card and inform HBL if incorrect
- Ensure that your card is kept in a safe place. Never leave it lying around the house, office or in your vehicle. Your card details are private and shouldn't be shared with anyone
- Protect your PIN by memorising it. Never write the PIN on your card or share it with anybody
- Avoid choosing an obvious PIN such as your birthday or phone number
- Your card should only be used by you and no other individual, including your blood relatives
- Basic & Supplementary card is to be used only by the respective cardholder and not vice versa
- When you receive a new card, immediately destroy the old card, ensuring that the magnetic stripe at the back of the card and the chip are fully damaged
- Your card is a Chip and PIN enabled card and when it is used with a PIN enabled POS machine, it will prompt for a PIN to be entered to authorise the transaction. In case the POS machine is not PIN enabled, you will be required to authorise the transaction using your signature
- When using your card, keep a constant eye on the card and the person handling it. Beware of the "swipe and theft" scam using card skimmers. A skimmer is a machine that records the information from the magnetic stripe on a credit card to make duplicate copies of the credit card
- Ensure that you get your card back after making a purchase by checking your name on the card

- Avoid signing a blank receipt. Draw a line through blank spaces above the total when you sign card receipts
- Reconcile the charges appearing in your billing statement with receipts received from transactions each month to ensure card safety
- Keep track of all transactions as and when they are conducted by getting yourself enrolled for SMS Alerts 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)
- Immediately call HBL PhoneBanking at 021-111-111-425 if you suspect that someone has illegally used your card
- If you see any questionable charges on your billing statement, please call HBL PhoneBanking at 021-111-111-425 or report in writing to the HBL Customer Services Department at:

Customer Services Department

9th Floor, HBL Plaza,
I.I. Chundrigar Road, Karachi.

- Make sure all billing statements, receipts and other documents related to your card aren't readable before discarding them
- Make sure to update your details with HBL if you change your mailing address or phone number
- Do not hand over your card to any Bank official. If necessary, block the card first and then cut it into at least two halves. This will ensure that the card cannot be used
- Do not give your card information over the phone unless you initiated the call
- Report your lost/stolen card immediately to ensure your card is blocked
- Keep a record of the card account number, expiry date and the HBL PhoneBanking number to call in case of emergency
- Maintain confidentiality of your user ID, password and other account details to ensure your details are safe
- Always use a protected computer with an anti-virus software and a firewall in place to help keep your transactions secure

- Before making online transactions, ensure that the website has all the necessary features in place to protect and safeguard your account information
- Avoid making transactions on websites that do not take you to a secure server or do not provide necessary precautions to safeguard your information
- When making online transactions, choose retailers that have 3D Secure enabled on their websites as it adds an additional layer of security. You will be required to provide a One Time Password (OTP) that will be sent to your registered mobile number, email address or both, when you make transactions on 3D Secure enabled websites
- Do not access HBL InternetBanking or HBL Mobile App by clicking on links forwarded to you via email or SMS messages
- HBL will never ask you for sensitive information such as HBL Mobile & InternetBanking passwords, CreditCard number, PIN code or OTP via phone, SMS or email
- After conducting an online transaction on a public computer, make sure that you have logged off appropriately as your personal details can be extracted from the computer's cache
- "Shoulder surfers" can peep at your PIN as you enter it. To avoid that, stand close to the ATM/POS machine and use your body and hand to hide the keypad while you enter the PIN
- Do not seek help from strangers for using the credit card or handling cash at the ATM
- Press the 'Cancel' key before moving away from the ATM. Remember to take your card and transaction slip with you
- If your card gets captured in the ATM, or if cash is not dispensed after you have keyed in a transaction, immediately call HBL PhoneBanking at 021-111-111-425

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