

GUIDELINES FOR THE FWBL MASTERCARD DEBIT CARD

Please follow these guidelines for your safety as you enjoy the convenience of technology. However, these guidelines are general; therefore, specific precautions may be taken as warranted by the situation and technology.

CHOOSING A PIN:

1. Do not use a number or numbers that can obviously be associated with you – for instance, your telephone number, birthday, your street number, driving license number or popular number sequence (such as 789 or 2018 or 1111).
2. Ideally choose a random combination of numbers - this is the hardest for a criminal to guess. If this is difficult for you to remember, then perhaps use a combination of double numbers, e.g. 99 along with two others that have some meaning for you.
3. Change your PIN number at frequent intervals.

KEEPING YOUR PIN A SECRET:

1. Do not allow anyone else to use your Card, PIN or other security information.
2. Always memorize your PIN and other security information. If the PIN you are provided with is difficult to remember, change it to something more memorable at a cash machine as soon as possible.
3. Always take reasonable steps to keep your Card safe and your PIN secret at all times. Neither your Bank nor any agency is authorized to ask you to disclose your PIN.
4. Never write down or record your PIN or other security information on your Card or at a place easily accessible to others.

PRECAUTIONS WHILE USING ATMS (AUTOMATED TELLER MACHINES):

Automated Teller Machines (ATMs) provide a fast and convenient banking alternative for accountholders. You can bank when you want, wherever you want, because locations are so convenient. In order to mitigate risks of theft and fraud, we're providing these ATM Safety Tips to help protect you and your account. Remember, ATM theft can occur in two ways:

- a) Unauthorized withdrawals from an account

Or

- b) The physical theft of cash as a person completes a transaction. The following advice for Cardholders using cash machines will help to minimize the chances of becoming a victim of such incidences.

CHOOSING AN ATM:

1. Always observe your surroundings before conducting an ATM transaction. If you see anyone or anything that appears to be suspicious, cancel your transaction and leave the area at once. If there is anything unusual about the cash machine, or there are signs of tampering, do not use the machine and report it to the Bank immediately.
2. After dark, only use ATMs that are well-lit.

3. If possible, choose a machine in a busy area. A heavily-trafficked location means additional security.
4. If you are followed after using an ATM, seek a place where people, activity and security can be found.

USING AN ATM:

1. Use your body to block the view of your transaction, especially as you enter your PIN and take your cash. If necessary, ask a person to leave, even if that person is just curious. If the ATM is in use, give the person using the machine the same privacy you expect. Allow them to move away from the ATM before you approach the machine.
2. Do not accept help from strangers and never allow yourself to be distracted.
3. Your Bank has established a call center to provide customer support. Inform them in case you have any problem and obtain a complaint number at UAN (021) 111-11-3925 or 0331-3925-111.
4. Focus your attention on the ATM screen and take due care in the selection of buttons (touch the parallel area in case the screen is a sensor one) to ensure the execution of the desired transaction / funds transfer. Before pressing / touching the keyboard button, enter the required information cautiously. If you pressed / touched a wrong button, then transaction reversal is not possible.

LEAVING AN ATM:

1. After completing a transaction, remember to take your Card back.
2. Once you have completed a transaction, discreetly put your money and Card in your pocket before leaving the cash machine.
3. If the cash machine does not return your card, report its loss immediately to your bank.
4. Don't discard your receipts and mini-statements or balance inquiry slips which contain important information. You get a receipt every time you make an ATM transaction.
5. Tear up, or preferably shred, your cash machine receipt, mini-statement or balance inquiry when you dispose of them.

USING YOUR CARD FOR SHOPPING AND PURCHASE:

To use your FWBL Mastercard Debit Card for shopping or purchases, you must ensure that the outlet where you intend to use your FWBL Mastercard Debit Card accepts Mastercard. Your Card can be used at any retail outlet, including Hotels, Restaurants, Shopping Outlets, Fuel Pumps, etc. Your FWBL Mastercard Debit Card is accepted worldwide; if you are not sure just ask the merchant if they accept Mastercard.

After shopping or making your purchase, simply follow the steps mentioned below:

1. At check-out, present your Card to the cashier.
2. The cashier will swipe your Card at the Point of Sale terminal, also called a POS (Point of Sale) machine.
3. Upon approval, the POS machine will present two receipts (i.e. the merchant's receipt and the customer's receipt). The cashier will ask you to sign the merchant's receipt and

will present you your receipt for record keeping. Please save this receipt for record and referral in case of any future disputes.

4. After you have signed the merchant's receipt and taken your copy, please make sure that you take back your Card from the cashier.

CHECKING STATEMENTS:

1. Ensure you receive a statement from your Bank regularly. In case you do not receive your statement, contact your Bank for a copy of your bank statement.
2. It is recommended that mini-statements are regularly produced for reconciling transactions.
3. Reconcile your transactions regularly with statements (bank statement or mini-statement).
4. In case your account is debited but cash is not dispensed by an ATM, contact your branch and fill the "Claim Against Cash" Withdrawal Form, along with full information. FWBL will recover the amount from the concerned bank's ATM department and will credit your account. The recovery period varies depending upon the concerned bank's automation status.

PROTECTION OF CARDS AND PERSONAL INFORMATION:

1. Shield your Card properly and follow the basic principles of card storage. Cards are sensitive to mechanical, electromagnetic, sun impacts and can be pictured using cameras if left in plain view.
2. Avoid submitting personal details for lucky draws, even if these are from reputed organizations. Normally organizations do not accept responsibility in case of theft of personal information, which may cause a loss to the Cardholder.
3. Your bank will never ask for your password. Be wary of responding to e-mails requesting information. If in doubt, ask for proof of identity or undertake your own checks. Never disclose your PIN to anyone.
4. Sign on the back of your new Card as soon as you get it.
5. Carry fewer cards, it will reduce the risk of stealing.
6. In case of multiple cards, make a list of all your cards and their numbers and keep it in a safe and secure place.
7. ATM cards are easy to handle, try not to keep large amounts of cash at home. Your financial institution is a lot safer.
8. Cancel any unwanted or expired cards by contacting the card-issuer and cutting up the unwanted or expired card in at least two pieces.
9. If you move house, make sure you contact your bank and all other organizations to give them your change of address.
10. Generally, Cardholders are not liable for losses resulting from circumstances beyond their control. Such circumstances include, but are limited to:
 - a) Technical problems, card issuer errors, and other system malfunctions.
 - b) Unauthorized use of the Card and PIN where the issuer is responsible for preventing such use, for example after the Card has been reported lost or stolen, the Card is cancelled or expired or the Cardholder has reported that the PIN may be known to someone other than the Cardholder.

PROBLEM RESOLUTION PROCEDURE:

1. Your bank strives to provide error-free services, so as to protect the increasing volume of transactions conducted every day. However errors do occasionally occur.
2. In case of a problem, do your homework first. Judge the nature of the problem, so as to refer it to the concerned quarter; you may possibly get your dispute resolved over the phone. Please contact your branch or our UAN (021) 111-11-3925 or 0331-3925-111