PROTECTING YOUR PAYMENT CARDS

**DO’S**

- **SECURE YOUR IDENTITY**
  Ensure secrecy of identity while making payments.

- **SECURE YOUR CARD**
  Keep your card safely and sign it as soon as you receive it from your bank.

- **SECURE YOUR PAYMENTS**
  Only provide your card details to secured and trusted merchants/vendors/websites.

- **REVIEW YOUR STATEMENTS**
  Always keep track of payments made through your card and reconcile them regularly.

- **LODGE A COMPLAINT**
  Promptly lodge a complaint with your bank in case your card gets stolen, robbed or misplaced, or as soon as you notice any dubious transaction in your account statement.

**DON’TS**

- **GIVE YOUR CREDENTIALS**
  Avoid giving away your personal information to non-trusted sources.

- **GIVE AWAY YOUR CARD**
  Don’t give your card to others to make payments or withdraw cash.

- **KEEP GENERIC PIN**
  Avoid keeping a generic PIN or the same PIN for a longer time, as it may put you in a vulnerable situation.

- **THROW AWAY RECEIPTS**
  Receipts may be useful to reconcile payments with your account. So avoid throwing them away.

- **DISCARD YOUR CARD IMPROPERLY**
  Be very careful while discarding your payment card since not doing so may lead to fraud or embezzlement. Cut at least into four vertical parts before discarding your card.

---

Ranking Conduct & Consumer Protection Department
State Bank of Pakistan, I.I., Chandigarh Road Karachi
Phone: +92-21-111-727-273 Email: spd.helpdesk@spb.org.pk