

TUTORIAL 5 - SAFEGUARDING YOUR ACCOUNT

The ICICI Bank Credit Builder Programme Tutorials are an attempt to empower you with information so that you can manage credit responsibly and thereby, build a strong credit history. For more details, refer www.icicibank.com/creditbuilder

Tutorial 5 is part 3 of the series on managing credit card accounts. The other 2 parts cover topics like using credit responsibly and keeping charges in check .

It's in your hands and it's all about control.

Credit card transactions are processed through automated systems without any manual interventions and hence are secure transactions. However, if someone intends to misuse your card, they will try and access either the card itself or key personal and financial information from you. Thankfully, you can prevent any misuse by being vigilant and informed.

1. Protect your credit card and related information

- Sign on the reverse of your card as soon as you receive it. Even if someone gets hold of your card, a mismatch with your signature will tip off a misuse attempt.
- Check your cards periodically to make sure that none of them are missing. Don't lend out your card.
- Keep your card account numbers and personal identification number (APIN) in a confidential place.
- Beware of phishing and email fraud. Phishing is an Internet scam in the form of an e-mail. The e-mails link to sites that look like well-known legitimate businesses and ask you to provide or confirm personal, financial, or password information. Always check the URL displayed before filling up information online – the URLs will not be those of your financial institution in case of a phishing scam.
- Don't feel obliged to provide any information that you are not comfortable giving out, no matter who asks you for it.

2. Safe online purchases

- At ICICI Bank you can register for our 3D Secure service, at www.icicibank.com. This is a second level authentication for your online card purchases which protects your card against fraud. This service is free.

In addition, here are some steps you can take for safe online transactions:

- Check the seller/ merchant's reputation.
- Learn as much as you can about companies or individuals before you do business with them.
- Stay vigilant and inform your card issuer immediately in case you suspect any misuse.

3. 24x7 assistance

- Review your statements to identify any fraudulent transactions. If you find any, report immediately.
- Activate mobile alert facility so that you get a message every time your card is used.
- If your card is ever lost or stolen, or if you suspect misuse, you can call our 24-hour Customer Care to make a report. We will help you block your card and issue a new one.