

ICICI BANK CUSTOMER EDUCATION SERIES

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Precautions while using an ATM

The automated teller machine (ATM), along with the ATM/debit card and PIN, has proved to be a boon for bank-account holders. You can make your ATM operations safe and risk-free, if you observe some simple precautions:

- Memorise your PIN. Do not write it down anywhere, and certainly never on the card itself.
- Your card is for your own personal use. Do not share your PIN or card with anyone, not even your friends or family.
- "Shoulder surfers" can peep at your PIN as you enter it. So, stand close to the ATM and use your body and hand to shield the keypad as you enter the PIN.
- Do not take the help of strangers for using the ATM card or handling your cash.
- Press the "Cancel" key before moving away from the ATM. Remember to take your card and transaction slip with you.
- If you choose to take a transaction slip, shred it immediately after use.
- If your ATM card is lost or stolen, report it to your card issuing-bank immediately.
- When you deposit a cheque or cash into your ATM, check the credit entry in your account after a couple of days. If there is any discrepancy, report it to your bank.



If you have any complaint about your ATM/debit/credit card transaction at an ATM, you should take it up with the bank that issued the card to you.



If your card gets stuck in the ATM, or if cash is not dispensed after your having keyed in a transaction, call your bank immediately.

SAFE BANKING

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send us an SMS at 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

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