



FRAUD WARNING

Protect your bank card from Fraudsters

Paying for goods and services using either your debit or credit card is definitely much safer and convenient than carrying a large amount of cash. However, you need to treat your card as cash. The Bankers Association of Namibia (BAN), would like to inform you about card fraud techniques and provide tips on how to protect yourself against card fraud. Card fraud occurs when a person conducts a transaction at an ATM, or a Point-of-Sale device (POS), and fraudsters use the opportunity to obtain the information on the card of the user, as well as his personal identification number (PIN) using a skimming device. The device is either hand held or mounted onto an ATM or POS machine.

Six easy tips to protect yourself against fraudsters:



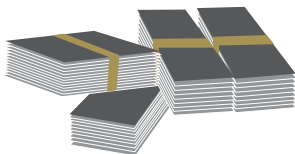
Be aware!

Always be aware of your surroundings when using an ATM. If you feel unsafe, rather cancel the transaction and walk away.



My PIN. MY Secret.

Never tell anyone your PIN, never accept help at an ATM where someone wants to know your PIN, and always rather cancel and seek the help of an official bank employee if you feel uncomfortable.



Keep your cash limited!

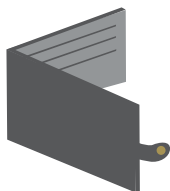
Protect your cash by keeping the amount of cash you carry to a bare minimum. Rather make use of electronic banking options to avoid carrying too much cash around.

Check your card!



An easy way to protect yourself when using your card for payments or transactions is to always make sure it's your card that's returned to you – and not a fake card that might look just like your card.

Keep your cash close!



Always keep your cash in a safe and protected area when drawing from an ATM or bank. Avoid flashing your cash around and always make sure you feel comfortable and safe before doing any transactions.

Safety first on the Internet.



A simple way to easily protect yourself when doing Internet banking is to avoid doing your banking at an Internet café or public area. Rather do your banking at home or make use of a bank's online Internet station.

If you are aware of any suspicious activity or have been the victim of card fraud, or if your card is lost or stolen, stop the card immediately by calling the following 24 hour Helpline/ Customer Contact Centre.



Bank Windhoek

Tel: (061) 299 1200



First National Bank Namibia

Tel: (061) 299 2999



SME Bank

Toll Free 0819270
(from 07:30 to 19:00)



Nedbank

Tel: 0800 00 0115 or
Tel: (061) 295 2222



Standard Bank Namibia

Tel: (061) 294 2136 or
Toll free: 081 9286



E Bank

Client Service Centre:
Tel: (061) 297 1100