



# PostaPay&Save Payment Account Agreement Terms and Conditions



This PostaPay&Save Payment Account Agreement, the PostaPay Payment Card Terms and Conditions, the PostaPay & Save Passbook Terms and Conditions and the Prevention of Card Fraud Guidelines, all as may be in force from time to time, govern the operation and maintenance of a euro-denominated basic payment account with the Bank by a holder of an Account.

A copy of these terms and conditions may be obtained from any of the Post Office branches, from the Post Office Website or from any Lombard Bank branch.

## Definition of Key Words

**Account** means the basic payment account belonging to the Client and to which the Card is linked.

**ATM** means Automated Teller Machine.

**Application** means the application form issued by the Bank by virtue of which the Client may apply to open the Account.

**Agreement** means the agreement in force between the Bank and the Client, and which includes the PostaPay&Save Payment Account Agreement, the PostaPay Payment Card Terms and Conditions, the PostaPay&Save Passbook Terms and Conditions and the Prevention of Card Fraud Guidelines, all as may be in force from time to time.

**Bank** means Lombard Bank Malta plc. which is registered in Malta (C1607) with its current registered office at 67, Republic Street, Valletta, VLT 1117, Malta, and includes all its assignees and successors in title.

**Card** means the PostaPay Payment Card.

**Client** means the person who has signed the Application for an Account which the Bank has accepted.

**Fees** means the charges and fees applicable to the Account as determined by the Bank from time to time and as they appear on the PostaPay & Save Account – Tariff of Charges, Fees and Limits.

**Participating Post Offices** means selected Post Offices the location of which will be clearly communicated and may vary from time to time.

**Passbook** means the PostaPay & Save passbook linked to the Account and which is issued upon the request of the Client.

**PIN** means Personal Identification Number.

**PostaPay Payment Card** means the International Debit MasterCard® card linked to the Account and issued by the Bank for use solely by the Client.

**Post Office** means MaltaPost plc. Which is registered in Malta (C22796) with its current registered office at 305, Qormi Road, Marsa, MTP 1001, Malta, and includes all its assignees and successors in title.

**Retailer** means any physical outlet (shop, restaurant, etc.) or outlet on the internet, in Malta or outside Malta, which displays the MasterCard® acceptance mark.

**Shortfall** means the amount paid to complete a transaction when there were insufficient funds on the Account.

**Website** means [www.maltapost.com](http://www.maltapost.com) or any other internet website established, operated or maintained by the Post Office.

## 1.0 General

1.1 In these terms and conditions, the masculine shall include the feminine and vice-versa. References to the singular shall include the plural where the meaning so implies, and vice-versa.

1.2 The Post Office is acting as paying agent of the Bank as defined in the Payment Services Directive (Directive 2007/64/EC).

## 2.0 Personal Data

2.1 Information about the Client, and all Client's accounts and banking relationships will be input into the Bank's databases and processed by the Bank and the Bank's affiliates in making credit decisions and servicing the Clients' relationships with them.

This information may also be disclosed to the Bank's affiliates and others to provide the Client with the service applied for, for the purpose of prevention of fraud and criminal activity, audit and debt collection and so that services may be processed.

2.2 The Bank may use, analyse and assess information held about the Client and about the Bank's products and services in accordance with the Bank's Data Protection Notice provided to you.

2.3 The Client agrees to the use/processing of relative personal data in the manner set out in this Agreement.

## 3.0 Eligibility and Operation of the Account

3.1 To be eligible to open and operate a PostaPay&Save Payment Account, the Client must:

- be over 16 years of age
- be legally resident in Malta or in any other EU member state
- not hold a similar account with any other bank in Malta

3.2 The Client may only hold one PostaPay&Save Payment Account irrespective of whether the account is held in single or joint names.

3.3 Accounts in the name of Personal clients, irrespective if in single or joint names, may not be used for business or commercial purposes.

3.4 The Client will be able to operate the Account at any Bank Branch and Participating Post Offices. The operation of the Account by a person other than the Client is not permitted unless duly authorised in terms of law. The Account will be held and maintained by the Bank.

3.5 When carrying out transactions over the counter at any Bank Branch or Participating Post Office, the Client is required to present suitable identification and the Account Passbook, if one had been issued.

3.6 The Bank reserves the right to demand two (2) days' notice for withdrawals of the whole or part of the balance on the Account.

## 4.0 Change of Relevant Data and Notification

4.1 The client undertakes to inform the Bank of any relevant changes such as:

- change of address
- marital status
- tax at Source deductions on interest
- death of joint client, attorney or mandatory etc
- any changes in beneficial ownership

The client also undertakes to provide updated information within 30 days of such changes.

4.2 Notification can be submitted through any Participating Post Office or Bank branch. When making a notification of any change of a Client's address, the amended ID Card/Residence Document must be produced.

4.3 The Bank reserves the right to levy a charge of twenty three euro (€23.00), or its equivalent, when, due to a change in address not previously notified, mail cannot be delivered to the Client and is returned to the Bank or any Participating Post Office.

## 5.0 Payment Card

The Client will be provided with a Card. The use of the Card is governed by the PostaPay Payment Card Terms and Conditions. These may be obtained from any Lombard Bank branch, Post Office branch or from the Website.

## 6.0 Passbook

A Passbook may also be provided upon the request of the Client. The use of the Passbook is governed by the PostaPay&Save Payment Account Passbook Terms and Conditions. These may be obtained from any Lombard Bank branch, Post Office branch or from the Website.

## 7.0 Statements

7.1 A statement of the Account will be provided half-yearly, or at any other periods and dates as may be decided by the Bank from time to time, by mail at the address registered on the Application or as subsequently amended. In the event that a statement is requested more often than once a month, a charge as per PostaPay&Save Payment Account Tariff of Charges may apply.

7.2 The Client binds himself to examine all periodical statements sent by the Bank and to query any discrepancies or any items appearing in the statement. Unless the Bank receives written notification within 120 calendar days from dispatch of the statement, it will be understood and implied that the statement is found to be correct and accepted by the Client.

## 8.0 Uncleared Funds

8.1 Cheques paid into the Account are sent for collection to the bank/branch on which they are drawn. Until these cheques are honoured, they are treated as 'uncleared' effects. No payment may be made against such uncleared effects, unless specifically authorised by the Bank. Cheques paid into the Account, which are subsequently returned unpaid, will be debited to the Account and forwarded to the Client for the necessary action.

8.2 For interest calculation purposes, cheques drawn on other local banks are normally considered as being cleared three (3) working days after they have been paid into the Account while cheques drawn on Lombard Bank are normally considered as being cleared two (2) working days after they have been paid into the Account. The clearing days may change as established by the Bank from time to time.

## 9.0 Balance Requirements

The Account must be kept in credit at all times and have sufficient funds in the Account to cover any payments. Any balance may attract credit interest as established by the Bank from time to time.

## 10.0 Interest

11.1 The interest rate applicable to the Account will be established by the Bank from time to time, and will be available at any Participating Post Office.

11.2 Interest will be credited to the Account on a quarterly basis, or on any other date as may be decided by the Bank from time to time.

## 11.0 Administration Fee

The bank reserves the right to debit the account with an annual administration fee of twenty five euro (€25.00) where the account remains inactive for over two years.

In the event that the same account registers a zero balance for a period exceeding one calendar month, the Bank reserves the right to close the Account and cancel the Card without further notice to the Client. The Bank may carry out this action even when a balance is reduced to zero after having been levied with Bank fees or charges.

Furthermore, the Bank reserves the right to close the Account at its sole discretion and without further notice to the Client when the Account is considered by the Bank as not being conducted in a proper manner.

## 12.0 Withholding Tax

Unless advised otherwise by the Client, withholding tax at a rate fixed in accordance with the laws of Malta will be deducted from interest paid on Accounts held by Clients who for tax purposes are considered as resident in Malta.

## 13.0 Customer Service, Disputes and Complaints

13.1 The Bank draws the attention of the Client that it may record or monitor telephone calls in order to ensure security for its customers, Clients and its staff and to help maintain service quality.

13.2 For notification of Card stoppage and blocking, the Bank operates a Customer Service helpline on +356 2558 1789 on a 24x7 365 days a year basis.

13.3 Other queries and complaints relating to the Account should be made during office hours - Monday to Friday, excluding Public/National Holidays on:

- Tel: +356 2558 1789
- or by email on: [css@lombardmalta.com](mailto:css@lombardmalta.com)

Telephone lines +356 2558 1789 and +356 2558 1750 are chargeable services. The Client may also make an enquiry or complaint at one of the Bank/Post Office branches.

13.4 The Client may also direct complaints through the Office of the Arbiter for Financial Services,  
1<sup>st</sup> Floor, St. Calcedonius Square, Floriana FRN 1530, Malta

- Freephone: 8007 2366
- Telephone: (+356) 2124 9245
- or by email on: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)

13.5 While the Bank/Post Office will make every effort to give a complete service at all times, the Bank/Post Office, is not liable if for unforeseen circumstances such as but not limited to failures that may be caused due to machinery breakdowns, strikes or any other cause beyond its control cannot perform its obligations under this Agreement.

13.6 The Bank, at its discretion, reserves the right to lay down further terms and conditions as it may deem necessary, or to amend these terms and conditions, which new or amended conditions will become operative upon publication by the Bank or notification to the Client. Such publication or notification shall be considered binding on the Client, whether or not the Bank requests acknowledgement.

## 14.0 Execution of Instruction/s

14.1 The Bank may in its absolute discretion and without incurring any liability, act or decline to act upon instruction/s received if:

- The Bank considers that the instruction/s are conflicting and / or ambiguous.
- The Bank is unable to determine the authenticity of the instruction/s with certainty.
- The Bank considers the Account/s has/have been or is/are likely to be misused.

14.2 In fulfilling its obligations arising from laws and regulations relating to money laundering, terrorist financing and sanctions the Bank:

- May take any action it deems appropriate or reasonable on receipt of the Client's instruction/s.
- May stop the Account until the information and/or documents requested by the Bank from the Client are received in the manner requested.
- May share information with third parties with whom the Bank maintains a business relationship.

In so doing the Bank shall not be liable for any loss or damage of any type, however occasioned, that may be suffered by the Client or by any third party.

## 15.0 Changes to Terms and Conditions

15.1 The Bank, at its discretion, reserves the right to lay down further terms and conditions as it may deem necessary, or to amend these terms and conditions, which new or amended conditions will come into force two (2) months from date of publication by the Bank or notification to the Client. Such publication or notification shall be considered binding on the Client, whether or not acknowledgement is requested by the Bank.

15.2 In the absence of the Bank receiving any objection in writing from the Client, before their entry into force, it shall be deemed that the Client has accepted the proposed changes to the terms and conditions.

15.3 The Client can close the Account, if he is not in agreement with any of the amendments effected by the Bank without incurring any charges.

## 16.0 Governing Law & Jurisdiction

This Agreement is regulated by the relevant provisions of the Laws of Malta. Any dispute shall be subject to the exclusive jurisdiction of the Maltese courts or to any tribunal at the Malta Arbitration Centre. The submission by the Client to jurisdiction as above shall not be construed so as to exclude the right of the Bank to take legal action arising out of or in connection with this Account in whatever jurisdiction it may deem fit.

## 17.0 Severability

Each of the clauses of the Agreement is severable from the others, and if at any time one or more of such clauses, not being of fundamental nature, is or become illegal, invalid or unenforceable, the validity, legality and enforcement of the remaining clauses of the Agreement shall not in any way be affected or impaired.

# PostaPay Payment Card Terms and Conditions

*These Terms and Conditions form part of and must be read in conjunction with the PostaPay&Save Payment Account Agreement Terms and Conditions*

## 1.0 The PostaPay Payment Card

1.1 The Card can be used at any ATM or physical outlet (shop, restaurant, etc.) or on the internet, in Malta and outside Malta, which displays the MasterCard® acceptance mark. This is not a guarantee that any particular Retailer will accept the Card.

1.2 The Card is not a credit card and therefore, prior to use, the Client must ensure that the Account holds sufficient funds prior to use.

1.3 The Card cannot be used after the expiry date shown on the face of the Card. A new Card is normally issued prior to this date.

1.4 The Client shall be authorised to make transactions on the Account using the Card as soon as the Card and PIN are received and upon completion of formalities as may be in force from time to time.

1.5 The Card must be signed by the Client immediately upon receipt and may only be used by the Client who remains solely responsible for its custody at all times.

1.6 The Card shall not be tampered with in any way whatsoever.

## 2.0 Using the PostaPay Payment Card

2.1 Detailed use instructions which are to be followed at all times are found on the Website which is updated from time to time.

2.2 The value of transactions together with any applicable fees, if any, shall be deducted from the balance on the Account as soon as the transactions are authorised as herein explained and in particular under section 3.0

2.3 The Card shall remain the property of the Bank and must be returned or destroyed upon the demand of the Bank. Upon demand, the Client must stop using the Card.

2.4 The Bank may at any time and at its absolute discretion suspend, restrict or cancel a Card or refuse to issue or replace a Card, if it is believed that continued use may cause losses to the Client and/or to the Bank and/or the Post Office. The Client shall be notified of such action as soon as practical or permitted to do so.

2.5 The Bank may at any time and at its absolute discretion refuse a transaction if it is believed that the transaction may cause losses to the Client and/or the Bank and/or may be in breach of this Agreement and/or for other reasons valid at law and/or for technical reasons. The Client shall be notified of such action as soon as practical or permitted to do so unless such notification will be unlawful.

### 3.0 Authorising Transactions

3.1 A Card transaction will be regarded as authorised by the Client where;

- i. the transaction is authorised at the point of sale by following the instructions provided by the Retailer to authorise the transaction, which may include:
  - a. entering the PIN;
  - b. signing a sales voucher;
  - c. providing the Card details and/or providing any other details as requested;
  - d. waving or swiping the Card over a card reader.
- ii. the Card is inserted in an ATM and PIN entered to request a cash withdrawal;
- iii. a request is made at any bank counter for a cash advance;

3.2 After an authorisation for a transaction is received it may not be withdrawn (or revoked), unless the Client gives notice to the Retailer providing a copy of the notice to the Bank. A Fee may be charged if a transaction is revoked under this clause.

3.3 As a fraud prevention measure, daily and weekly limits may be placed by the Bank on the maximum amount and number of transactions that the Client may effect. The amount/type of limits may be changed from time to time by the Bank as it deems appropriate in the circumstances. The Client may obtain information about these limits by calling the Bank on 2558 1789. Should the Client wish to modify any of the limits imposed by the Bank, the Bank may at its discretion do so upon the Client's responsibility. Other banks may impose their own limits on the amount of transactions that can be effected.

### 4.0 Security

The Bank may refuse to authorise the use of a Card if:-

- The Account balance to be in unauthorised debit or
- The transaction does not comply with any applicable terms as issued from time to time, or
- The Bank considers that the Card or the Account has been, or is likely to be compromised. If it is suspected that the Card details may have been compromised the Bank may block the Card. Replacing the Card will be at the Bank's discretion. In such cases the Bank will do its utmost to contact the Cardholder before the Card is blocked. If, however, the Cardholder is not contacted, the Bank will retain the right to block the Card and replace it with a new one at the Bank's discretion to seek to avoid any unauthorised use of the Card. If the Card is being replaced the Bank will mail the replacement Card to the last address the Cardholder supplied. In such cases the Bank will not, except as provided in the Agreement, be responsible for any loss or damage that may be incurred as a consequence of its actions.

### 5.0 Cancellation and expiry of the PostaPay Payment Card

5.1 Provided that there are sufficient funds in the Account to cover costs of any replacement card, and unless the Bank has been notified otherwise a new Card shall be issued.

5.2 The Bank may cancel the Agreement for any of the following reasons:

- i. if this Agreement or the Card expires on a set date and the Bank has not agreed to renew this Agreement;
- ii. if an important part of this Agreement has been broken, or repeatedly broken and the Client fails to resolve the matter in a timely manner;
- iii. if the Client acts in a manner that is threatening or abusive to Bank and/or Post Office staff, or any of its representatives;
- iv. if the Client fails to pay Fees that are incurred or fails to put right any Shortfall;
- v. in the event of the Client's death.

5.3 This Agreement may also be cancelled or suspended immediately should there be reason to believe that the Card is being used to commit fraud or any unlawful purposes. The Client shall be notified of such action as soon as practical or as permitted to do so in terms of law. The Bank may also cancel the Agreement for any reason whatsoever by giving at least 2 months' notice in advance.

5.4 When this Agreement ends and is not renewed in terms of clause 5.1 the Client must notify the Bank/Post Office within 30 days the manner in which any unutilised funds in the Account are to be disposed.

5.5 Upon cancellation of this Agreement the Card will be blocked immediately so it cannot be used further.

5.6 There shall be no entitlement for a refund of money already spent on transactions authorised or pending or any fees for use of the Card before the Card is cancelled or expires.

5.7 Notification for cancellation can be made in terms of clause 5.1, and confirming that the Card has been destroyed.

5.8 On cancellation of the Card, once all transactions and fees have been deducted, the Bank will arrange for any unused funds to be refunded to the Client within 30 calendar days.

5.9 A Fee may be charged for a refund unless any unused funds are transferred to another Account opened by the Bank, or the Card is cancelled within 14 days of first issue.

### 6.0 Keeping the PostaPay Payment Card secure

6.1 The Client shall treat the Card like cash. If it is lost or stolen, some or all of the money on the Account may be lost. As a result, the Card must be kept safe and used only by the Client to whom it has been issued. 6.2 When a PIN is issued, it should be memorised and the notification destroyed. The PIN must be kept secret at all times and no record of it made nor should it be revealed to anyone.

### 7.0 Lost and stolen PostaPay Payment Card and unauthorised or incorrectly executed payments

7.1 Upon the Client becoming aware or suspecting that the Card is lost or stolen or that the PIN is known to an unauthorised person or a transaction has been incorrectly executed, the Bank must be notified on the 24 hour Lost and Stolen card helpline: +356 2558 1789.

7.2 The Bank will refund any incorrectly executed transaction unless there is reason to believe that the Client is in breach of this Agreement, and/or acted fraudulently and/or with gross negligence, thereby facilitating the transaction.

7.3 If the investigations show that any disputed transaction was authorised by the Client, and/or the Client was in breach of the Agreement and/or has acted fraudulently and/or with gross negligence, the Client shall be liable for any loss suffered by the Bank through the use of the Card.

7.4 For purposes of this Agreement Clause 6.0 "gross negligence" also includes failure to keep the Card and/or PIN secure and/or not signing the signature strip on the back of the Card.

### 8.0 Liability

The Bank and/or Post Office will not be liable for any loss arising from:

- i. any cause which results from abnormal or unforeseen circumstances beyond the control of the Bank/Post Office, consequences which would have been unavoidable despite all efforts to the contrary; or
- ii. a Retailer refusing to accept the Card; or
- iii. Bank/Post Office compliance with legal and regulatory requirements; or
- iv. loss or corruption of data unless caused by willful default; or
- v. when Client is in breach of the Agreement and/or acted fraudulently and/or with gross negligence.

The Bank or Post Office shall also not be liable for:

- i. business interruption, loss of revenue, goodwill, opportunity or anticipated savings;
- ii. any indirect or consequential loss; or
- iii. any losses arising as a result of misuse of the Card.

### 9.0 Right to a refund

9.1 The Client may be entitled to claim a refund in relation to transactions where the transaction/s were incorrectly executed and appropriately notified to the Bank in accordance with section 7.0 above.

9.2 The Client may not be entitled to a refund should it transpire that Client did not follow the "Prevention of Card Fraud Guidelines" forming part of this Agreement and as may be amended from time to time and as a result may be deemed to have been negligent and therefore will have no right for chargeback and/or where the Client was in breach of the Agreement and/or acted fraudulently and/or with gross negligence.

### 10.0 Usage restrictions

10.1 Authorisation will be requested for all transactions at the time of each transaction.

10.2 In the unlikely event, for any reason whatsoever, a transaction is completed when there is a Shortfall, the Shortfall shall be reimbursed by the Client unless it is due to an error on the part of a Retailer where the Card was used; in this circumstance the Bank may seek to recover the Shortfall from the Retailer.

10.3 Once the Shortfall is notified to the Client, the Bank may charge for the Shortfall amount from any other Account or from any bank account held with the Bank, or against any funds subsequently deposited on the Account.

10.4 Until the Bank is reimbursed the Shortfall amount, the Card cannot be used and may be suspended. In addition, the Bank reserves the right to charge a fee for each transaction that is made using the Card that results in a Shortfall or increases the Shortfall amount on the Account.

10.5 The Bank may, at any time and at its sole discretion, apply certain restrictions on the usage of the Card.

## 11.0 Disputes with Retailers

11.1 Disputes about purchases made using the Card, should be settled with the Retailer. The Bank is not responsible for the quality, safety, legality or any other aspect of any goods or services purchased with the Card.

11.2 Once the Card has been used, to make a purchase the transaction cannot be stopped.

## 12.0 Claiming a Chargeback

The Cardholder cannot 'stop' or reverse a payment made by use of the Card. If a Cardholder wishes to refuse a transaction, this can be done against payment of the relative chargeback processing Fee, if still available and possible. On becoming aware of any unauthorised or incorrectly executed payment transactions, a signed letter is to be sent to the Bank. This should be done within a reasonable time, not exceeding 13 months after the debit date. If the merchant effects a refund, the Account will be credited upon receipt.

Furthermore, Cardholders are not entitled to claim a chargeback on transactions effected on account-related services such as withdrawal of account balances, money-transfers and / or trading/investment decisions since when funds are loaded into an investment, foreign exchange or similar type of account, the service is considered to have been provided.

## 13.0 Service

While the Bank will make every effort to give a complete service at all times, this cannot always be guaranteed. The Bank is not liable if it is unable to perform its obligations under this Agreement due to unforeseen circumstances beyond its control such as failures that may be caused due to machinery breakdown, strikes or any other causes under whatever name called beyond its control, which prevent the Bank from providing the requested service in terms of this Agreement.

## PostaPay&Save Passbook Terms and Conditions

*These Terms and Conditions form part of and must be read in conjunction with the PostaPay&Save Payment Account Agreement Terms and Conditions*

1.0 The Passbook must be produced and the Bank's prescribed forms completed, as necessary, for any payment to be made by the Client to or from the Account at any Participating Post Office, subject to waiver of these requirements by the Bank at the Bank's sole discretion. Cash transactions from the Account shall be limited to a minimum of €10 and maximum of €500.00. Payments from the Account exceeding €500 may require 2 days' notice before transaction is effected.

2.0 The Passbook is for the Client's reference only and is not conclusive evidence of the balance on the Account as transactions may be charged without an entry being made in the Passbook ('no book' transactions).

3.0 Entries in the Passbook are not valid unless they are made under the initials of an authorised officer. The Client must carefully examine the entries made in the Passbook before leaving the premises and report any error found therein immediately to a member of staff at a Participating Post Office.

4.0 The Client shall take reasonable care to safeguard the Passbook, including its safekeeping. The Bank does not accept responsibility for any loss caused to the Client if any person should obtain possession of the Passbook and fraudulently obtain payment of any sum belonging to the Client.

5.0 Notice in writing should be given to the Post Office at one of the Participating Post Offices immediately when a Passbook is lost, stolen or mislaid. The Bank may thereupon close the Account and may at its discretion reopen a new Account, provided a satisfactory explanation is given and an indemnity in terms of the Bank's standard form of indemnity is executed by the Client.

6.0 The Client should from time to time present the Passbook at one of the Participating Post Offices for updating interest and other 'no book' transactions.

## Prevention of Card Fraud Guidelines

*These Guidelines form part of and must be read in conjunction with the PostaPay & Save Account Agreement Terms and Conditions*

### Online and Telephone shopping

Shopping on the internet and telephone is easy and convenient, but it can also provide the ideal opportunity for fraud to be committed using your Card details. This is what you can do to help prevent card fraud.

### Keep your PC protected against malware

Malware refers to computer programmes that perform harmful functions to your detriment. These programmes usually run silently in the background, and until the damage is done, they will go unnoticed. Malware can take the form of viruses, worms, Trojan horses, and spyware.

Therefore make sure that your PC is secure and fully protected from malware by:

- Always using the latest version of your operating system.
- Never running and/or installing programmes from unknown sources.
- Using a suitable auto-update anti-virus and anti-spyware.
- Using a personal firewall.
- Preventing the browser from storing (caching) the pages that you view by using the enhanced security features of the browser. If you allow the browser to cache to improve performance, erase this cache when you complete your session on Internet Banking.

You should always be very cautious when surfing the Internet. Some malware can infect your system from the websites that you visit.

Other things to remember:

- *Do not shop online from publicly accessible computers, such as those found in Internet cafes, as there is no way for you to know whether the operating system that you are using is secure enough. Be aware that some computers used in public are not properly protected against malware and there is no way for you to know this. Such malware is capable of recording information from your purchase without your knowledge, and this information will then be used fraudulently to gain access to your credit card accounts.*
- *Before using WI-FI (wireless connections) to shop online, ensure that you have adequate security on your computer, especially if you are using a WI-FI hotspot in a public area. Your personal data and card details may be compromised unless adequate safeguards are in place.*

### Look out for hoax email/telephone calls

Fraudsters send you an email purporting to be from your bank, a company you had visited or a social networking site pretending that there's a problem with your account, purchase or something similar. This is intended to get you to divulge your card and personal details. Some may also try to reach you by telephone for the same fraudulent purpose. Therefore:

- Do not open any emails that you are not expecting and where the sender is not known to you.
- Do not click on any email links which are supposed to connect you to an online shop.
- Be careful with all email attachments that you receive.
- Delete any unsolicited emails immediately and clear these emails from the 'Deleted' folder afterwards.
- Do not respond with personal card details to telephone calls you do not expect.

Other things to remember:

- *Do not record or divulge your PIN.*
- *Do not give your card details in an email even for what may be a genuine transaction.*
- *Give card details on the telephone only if you have made the call personally yourself and you have phoned a company known to you.*
- *Prior to making an order by telephone, know what information the company will need from you on the telephone to take your purchase order. The company will never need your card PIN.*

### Look out for the padlock

Check that the web merchant you are visiting handles your personal information in a secure manner. You can make sure of this by:

- Checking that the address (URL) on the browser address bar Starts with https:
- You can tell that the website is secure by looking out for the small locked padlock. If you are using Internet Explorer 10, the top of the browser displays a green address bar and a yellow padlock on the top right side of the address bar. When using Firefox the colour highlighting the security certificate will display in green next to the address bar.

Other things to remember:

- *Check that the web merchant is a reputable one. Search for and read feedback from other users. Other users may have suffered from fraudulent behaviour by the merchant. Typical behaviour by an apparent reputable merchant is to charge your card account small amounts after you make a legitimate purchase. Such merchants play with small amounts as they know it will be uneconomical for the bank to start chargeback procedures.*
- *If the website you are using has a 'Logout option' or similar, use it.*
- *Print your online order to assist you remember the purchase when checking your card account statement and may also be useful in the event of a dispute. We may need and ask you for a copy of these orders to assist us to recover money wrongly taken from your account.*
- *3D Secure is an authenticated payment system to improve on line transaction security. This card is supported by this system but has to be registered. Registration is free of charge. It is highly recommended to make use of this service.*

**Report to us if you suspect that your details have been compromised on +356 2558 1789.**