

LET'S TALK MONEY

Issue 9



STOP ATM FRAUD

ATM fraud is a matter of utmost concern to ATM owners and operators. Bank Gaborone recognizes the importance of maintaining consumer confidence in the ATM channel and would like to share with you information that can help you reduce your risk regarding ATM fraud.

How to prevent ATM fraud:

- Safeguard your personal identification number (PIN) – don't write it down on your card and don't give it to anyone, not even a relative who isn't a co-owner of your account. Please note that no transaction can be performed without the card and Pin being used simultaneously.
- When you receive your card, sign it immediately on the back, in case your card gets stolen. Advise your bank immediately should your card get stolen.
- When you enter your PIN at the ATM, make sure that no one sees it –stand as close as possible to the ATM and be aware of your surroundings.
- Don't allow anyone to 'assist' you with your transaction. Do not allow anyone to distract you. Always remember to complete the transaction and remove your money, card and receipt immediately. Do not leave receipts at the machine. If anyone around an ATM makes you feel uneasy leave the area and use another machine. Trust your instincts.
- Make sure the card you take from the machine is yours
- Check your cards regularly to make sure that you have them all – especially credit cards.
- Don't lend your card to anyone – not even your children. Contact us for cards for your children.
- If your card gets lost or stolen, please report it immediately so that the card can be stopped.
- Do not give your card as security to "loan sharks".
- Immediately notify your bank if you notice a recording device or something suspicious at a machine; or you receive an unsolicited call or e-mail asking for personal information, such as your account number and PIN. Also, immediately notify your card issuer about an authorized ATM or debit card transaction on your account.
- Open credit/debit card statements promptly and make sure there are no unauthorized transactions. Treat your credit/debit card statement like your cheque account and reconcile it monthly. Save your receipts so you can compare them with your monthly statement. Ask your bank for full information about any transactions on the statement that you cannot reconcile.

Useful Tips:

- Always be alert when approaching and using an ATM. Complete your transaction as soon as possible.
- When you withdraw cash, take the cash immediately before you take your ATM receipt. When you collect your cash, immediately put it into your pocket or purse and count it later in private. The idea is to give a would-be robber less time to target you and steal your cash, wallet or purse.
- Ensure that the amount you wish to withdraw is keyed in correctly.
- Your card will be temporary locked out for 24 hours if your PIN is keyed incorrectly after three consecutive attempts – so please remember your PIN.
- Please keep your ATM receipt for record purposes, especially if you need to enquire about the transaction at a later stage.
- Avoid ATMS where there are a lot of people grouping together – especially at month-end.
- If you are a Bank Gaborone Card holder, make use of Bank Gaborone's ATMs – you pay higher fees if you use other bank's machines.
- Always remember three key aspects, your cash, your card and your receipt.

Please report lost or stolen cards at the Customer Service Department at our branches: Mall Branch – 3671600, Game City Branch – 3181077, Francistown Branch – 2442323. For further information regarding this article or any of our products and services, please contact one of our branches or simply email us at info@bankgaborone.co.bw.

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