



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 MaltaPost branch or from any Lombard Bank branch or from the www.maltapost.com or www.lombardmalta.com.

Definition of Key Words

Account means the basic payment account belonging to the Customer 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 Customer may apply to open the Account.

Agreement means the agreement in force between the Bank and the Customer, 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.

Customer 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 – Fee Information Document.

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 Customer.

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 Customer.

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 the internet websites www.maltapost.com and www.lombardmalta.com established, operated or maintained by the Post Office and the Bank respectively.

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 Customer, and all Customer'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 Customers' relationships with them.

This information may also be disclosed to the Bank's affiliates and others to provide the Customer 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 Customer and about the Bank's products and services in accordance with the Bank's Data Protection Notice provided.

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

3.0 Eligibility

3.1 To be eligible to open and operate a PostaPay&Save Payment Account, the Customer 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 Customer 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 Customers, irrespective if in single or joint names, may not be used for business or commercial purposes.

3.4 The Customer will be able to operate the Account at any Participating Post Offices and Bank branch. The operation of the Account by a person other than the Customer 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 Customer 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 Customer 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 Customer, attorney or mandatory etc
- any changes in beneficial ownership

The Customer 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 Customer's address, the amended ID Card/Residence Document must be produced.

4.3 The Bank reserves the right to stop the account when, due to a change in address not previously notified, mail cannot be delivered to the Customer and is returned to the Bank or any Participating Post Office.

5.0 Payment Card

The Customer 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 Bank branch, Post Office branch or from the Website.

6.0 Passbook

A Passbook may also be provided upon the request of the Customer. The use of the Passbook is governed by the PostaPay&Save Payment Account Passbook Terms and Conditions. These may be obtained from any 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. The Customer may also request a statement of Account to be issued on a monthly or quarterly basis, at no charge.

7.2 The Customer 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 Customer.

7.3 When the Account is closed, the Bank will issue a final statement for the Account. Besides the final statement, further previous statements of the Account will also be provided to cover, together with the final statement, at least the last 13 months of transactions (if available). No extra charge will be applied for the final statement and reprints.

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 Customer 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 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 Account Operation

9.1 This Account is intended for those persons who expect to deposit into the Account below €12,000 annually.

9.2 Where the total annual deposits into the Account exceed €12,000 the Customer may be asked to convert the Account to another type of account for which other requirements and terms & conditions may apply.

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

9.4 In the event that the Account is inactive for 24 months, an administration fee will be levied to the account as per Fee Information Document. If the balance on the account is less than the amount of the fee, the account will be closed immediately upon processing of the fee.

9.5 Furthermore, the Bank reserves the right to close the Account at its sole discretion and without further notice to the Customer when the Account is considered by the Bank as not being conducted in a proper manner or it remains inactive for a period exceeding 24 months.

10.0 Interest

10.1 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.

10.2 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 Fees

11.1 Account maintenance fees do not apply. However other fees apply. All the required information relating to applicable charges, fees, and commissions can be viewed from the PostaPay&Save Account - Fee Information Document available from any Bank branch, Post Office branch or from the Website.

11.2 The Customer shall pay all charges, fees and commissions chargeable in connection with the Account together with any costs that the Bank may incur and impose whenever the Customer is in breach of any of these Terms and Conditions.

12.0 Withholding Tax

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

13.0 Customer Service, Disputes and Complaints

13.1 The Bank may record or monitor telephone calls in order to ensure security for Customers and Bank 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 +356 2558 1789 or by email on: css@lombardmalta.com

The Customer may also make an enquiry or complaint at one of the Bank/Post Office branches.

13.4 The Customer may also direct complaints through the Office of the Arbitrator for Financial Services at 1st Floor, St. Calcedonius Square, Floriana FRN 1530, Malta or by email on: complaint.info@financialarbitrator.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 Customer. Such publication or notification shall be considered binding on the Customer, 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 Customer's instruction/s.
- May stop the Account until the information and/or documents requested by the Bank from the Customer 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 Customer 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 Customer. Such publication or notification shall be considered binding on the Customer, whether or not acknowledgement is requested by the Bank.

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

15.3 The Customer 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 Customer 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 Customer must ensure that the Account holds sufficient funds.

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 Customer 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 Customer immediately upon receipt and may only be used by the Customer 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 Customer 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 Customer and/or to the Bank and/or the Post Office. The Customer 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 Customer 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 Customer 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 Customer 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 Customer 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 Customer may effect. The amount/type of limits may be changed from time to time by the Bank as it deems appropriate in the circumstances. Should the Customer wish to modify any of the limits imposed by the Bank, the Bank may at its discretion do so upon the Customer'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:

- i. the Account does not have sufficient funds, or
- ii. the transaction does not comply with any applicable terms as issued from time to time, or
- iii. 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 Customer before the Card is blocked. If, however, the Customer 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 provided by the Customer. 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 the Card expires on a set date and the Bank has not agreed to renew it;
- ii. if an important part of this Agreement has been broken, or repeatedly broken and the Customer fails to resolve the matter in a timely manner;
- iii. if the Customer acts in a manner that is threatening or abusive to Bank and/or Post Office staff, or any of its representatives;
- iv. if the Customer fails to pay Fees that are incurred or fails to put right any Shortfall;
- v. in the event of the Customer'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 Customer 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 Upon cancellation of this Agreement, the Card will be blocked immediately so it cannot be used further.

5.5 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.

5.6 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 Customer within 30 calendar days.

5.7 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 Customer 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 Customer 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 Customer 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 Customer 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 Customer, and/or the Customer was in breach of the Agreement and/or has acted fraudulently and/or with gross negligence, the Customer shall be liable for any loss suffered by the Bank through the use of the Card.

7.4 For purposes of this Agreement "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, 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. Customer being 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; or
- 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 Customer 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 Customer may not be entitled to a refund should it transpire that Customer 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 Customer 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 Customer 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 Customer, 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 Customer cannot 'stop' or reverse a payment made by use of the Card. If a Customer wishes to refuse a transaction, this can be done against payment of the relative Fee, if chargeback is still available and possible. On becoming aware of any unauthorised or incorrectly executed payment transactions, the Customer must notify the Bank accordingly. Notification should be made 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, Customers 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 Customer to or from the Account at any Participating Post Office or Bank branch, subject to waiver of these requirements by the Bank at the Bank's sole discretion. Cash payments from the Account exceeding €500 may require 2 days' notice before transaction is effected.

2.0 The Passbook is for the Customer'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 Customer 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 or Bank branch.

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

5.0 Notice in writing should be given to the Post Office at one of the Participating Post Offices or Bank branch immediately on a Passbook being 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 Customer.

6.0 The Customer should from time to time present the Passbook at one of the Participating Post Offices or Bank branch 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:

- i. always using the latest version of your operating system;
- ii. never running and/or installing programmes from unknown sources;
- iii. using a suitable auto-update anti-virus and anti-spyware;
- iv. using a personal firewall;
- v. 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 emails 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 links embedded in emails;
- 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 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.

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.

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