

## Do's & Don'ts

### Do's :

- **Do** keep your credit card safely and treat it as you would treat cash & **never** leave it unattended.
- **Do** keep your credit card in the same place within your wallet/purse so that you notice immediately if it is missing.
- **Always** memorize your Personal Identification Number (PIN) and change it on regular basis.
- **Do** ensure that the merchant processes the transaction on your credit card in your presence and also ensure that he does not note down your card details such as credit card number, expiry date, CVV number etc. or swipes your credit card more than once or fills out more than one two charge slips. However, in case of 'swipe error' card can be swiped again. In such case ensure that you tear up the all extra copies of payment slips.
- **On** completion of the payment, before leaving the counter, do make sure that 'your' credit card is returned to you.
- **In** case of loss of card, theft of card, fraudulent transaction or suspicion of having compromised details of card, Do call PNB Credit Cards' 24 hour customer helpline number 1800 180 2345 or 0120 – 4616200 and email to creditcardpnb@pnb.co.in and get your credit card hot-listed
- **Do** keep a record of PNB Credit Cards' 24 hour customer help line number 1800 180 2345 or 0120 - 4616200
- **Do Exercise** caution while transacting on websites for any on-line purchase.
- **Do** keep track of your credit card's billing statement date. If your credit card statement is not received in time, feel free to contact PNB Credit Cards' 24 hour customer help line number 1800 180 2345 or 0120 - 4616200 to ensure that it has been dispatched to your appropriate mailing address.
- **Do** make regular payment of your credit card dues. This will help you in avoiding levy of finance charges, late payment charges, etc.
- **Immediately** notify the PNB Credit Cards' 24 hour customer help line Center in case of any changes in your employment and/or residential address/ mailing address and telephone numbers.
- **Do Change your login Passwords Periodically:** We recommend that you change your passwords regularly, at least every 30 days or so. To change

your Passwords, login to the 'Online Credit Cards' section, then click on the 'Change Password' option given on left side of the screen. **Please change the password immediately if you think it is compromised.**

- **Keep your Online Credit Cards login Passwords Confidential** : We assure you that Punjab National Bank officials will never ask you for your online credit cards Passwords by sending either an email/ web page link or on telephone.
- **Take Care to Log Off:** Log Off from [www.pnbcards.in](http://www.pnbcards.in) every time after you complete your online credit card session. Do not close your browser directly. If you are accessing Online Credit Cards through cyber café, ensure that you clear the browser history and delete all temporary files/cookies at the end
- **Add [www.pnbcards.in](http://www.pnbcards.in) to your List of Favourite Sites** : We recommend you to bookmark / add to your favorites the URL : [www.pnbcards.in](http://www.pnbcards.in) in order to access information and submit requests related to your credit card account with Punjab National Bank.
- Always visit Punjab National Bank's Credit Cards site through link available in [www.pnbindia.in](http://www.pnbindia.in) or open directly [www.pnbcards.in](http://www.pnbcards.in) home page by typing the bank's website address on to the browser's address bar.
- **Look for the  padlock symbol** on the bottom bar of the browser to ensure that the site is running in secure mode before you enter sensitive information.
- **Clear your browser's cache:** Clear your browser's cache and history after each session so that your account information is removed, especially if you have used a shared computer to access online credit cards on [www.pnbcards.in](http://www.pnbcards.in).
- **Disable the "Auto Complete" function on your browser:** If you are using Internet Explorer, turn off the 'Auto Complete' function on your browser to prevent your browser from remembering Passwords.
- **To Disable the "Auto Complete" function**
  1. Open Internet Explorer and click on "Tools">>"Internet Options">>"Content"
  2. Under "Personal Information", click on "Auto Complete"
  3. Uncheck "User names and passwords on forms" and click on "Clear Passwords".
  4. Click "OK"
- **Shred unnecessary financial documents immediately:** Discard pin or password mailers immediately after memorizing them. Never write them down.

- **Use virtual keyboard** feature while logging into your online credit cards account. Please do not enter your password if you feel that keyboard is not displayed properly. Immediately report the matter to the Bank at PNB Credit Cards' 24 hour customer help line number 1800 180 2345 or 0120 - 4616200.
- **Do cross check** your last login information available in online credit cards upon every login to ascertain your last login and monitor any unauthorized logins.
- **Always type** your confidential account information. Do not copy paste it.
- **Monitor** your transactions regularly.

### **Dont's :**

- **Do not** keep a copy of your PIN in your wallet/purse and never write your PIN number on your credit card.
- **Do not** reveal your PIN to any one - not even to your family members.
- **Do not** reveal your credit card details/ PIN number/ etc. to any email soliciting your personal information/ any telephonic survey.
- **Do not** seek help from strangers at the ATM, even if offered voluntarily, while utilizing your credit card at ATMs.
- **Do not** authorize lottery or gambling transactions on your credit card as it is prohibited by RBI.
- **Do not** bend your credit card.
- **Never** sign an incomplete charge slip.
- **Do not** surrender your credit card to anyone other than a merchant when making a purchase. Remember, your Credit Card is for your use only.
- **Do not leave personal information lying around** in an unprotected place. Always ensure that your belongings are kept in a secure place.
- **Avoid downloading programs from unknown sources:** Some sources may have hidden forms of spyware or viruses that could compromise the security of your computer.
- **Do not open attachments** sent through mails, if you do not know the sender.

- **Never open email attachments** that have file extensions like .exe, .pif, or .vbs. Such files are usually dangerous.
- **Do not keep computers online when not in use:** Either shut the PC off or physically disconnect it from the internet connections.
- **Do not use shared computers:** We recommend that you avoid accessing Bank's website from a public / shared computer, for e.g.: cyber cafe etc.
- **Do not click on links** in the emails or sites other than [www.pnbindia.in/](http://www.pnbindia.in/) [www.pnbcards.in](http://www.pnbcards.in/) to access your online credit cards web page.
- **Do not disclose your card number and other details** available on card to any one. Rub out or use ink to smudge the CVV2 number shown on the back of the credit card after remembering it.

### **Webserver Certificate:**

The webpage of the PNB Global Credit Cards online credit cards server is identified by means of a webserver certificate provided by Network Solutions Watch dog to ensure its customer that they are on the correct site and protect themselves from revealing their confidential account information on some fake/look alike website. Any user may check such link exhibiting digital certificate by selecting such link and opting for "right click".

### **SMS Alerts**

The Bank has SMS Alerts service to send SMS alert to the customer upon undertaking any debit transaction.

Online Credit Cards have also been exploited by hackers and fraudsters to deceive the bank's customer and commit frauds. While the bank has best-of-the-breed solutions, processes and people deployed to extend secure Credit Cards to its customers, it is important for our customers to know that "**Security is incomplete without U**". Customers need to follow secure computing guidelines to avert any frauds or security breaches to their accounts, as keys to the online credit cards accounts are held by respective account owners in the form of User IDs and online credit cards passwords.