

December 10, 2014

HOW YOU CAN PROTECT YOURSELF FROM FINANCIAL FRAUD

Below are some precautions you can take to safeguard yourself and avoid becoming a victim of credit/debit card fraud:

- Use your hand or body to shield your PIN from onlookers when you are conducting transactions at a bank machine or at the point-of-sale.
- Never let your credit/debit card out of your sight when conducting a transaction at the point-of-sale.
- Always remember to take your credit/debit card and transaction record with you once your transaction is completed.
- Regularly check your billing statements or passbook to verify that all transactions have been properly documented. If entries do not accurately reflect transaction activities (e.g. if there are missing or additional transactions), you should contact your bank branch immediately.
- If your credit/debit card is lost, stolen or retained by a bank machine, notify your bank branch immediately.
- Your credit/debit card and PIN are the keys to your account(s). Never disclose your PIN to anyone or you could be liable for losses. You are the only person that should know your PIN.
- Memorize your PIN. If you suspect that someone knows your PIN, change it immediately or notify your bank branch.
- When selecting your PIN, never use obvious information. You could be liable for losses if you create your PIN or Password by using easily guessed numbers such as your telephone number, date of birth, address or social security number.
- Sign your credit/debit card on the signature panel as soon you receive it.
- Never give credit/debit card or personal information over the phone, unless you have initiated the call and you have verified you are dealing with a reputable merchant or bank representative.

If you receive a message from your bank regarding a potential fraud situation, please contact them immediately.

On behalf of the members of the BVI Bank Association:

Banco Popular

CIBC FirstCaribbean International Bank

First Bank of the Virgin Islands

National Bank of the Virgin Islands

Scotiabank (British Virgin Islands) Limited

VP Bank (BVI) Ltd.