



## **BASIC RULES FOR SAFE CARD OPERATIONS**

**Think of the card as money and handle it with the same due care as any other valuable items.**



**Please find below some basic rules for safe card operations:**

## **1. In general**

When you receive the card, sign it immediately as only a signed card is valid. If your card is signed, the possibility of abuse is automatically reduced. Destroy – cut the old, invalid or cancelled card.

Do not keep the card in the sun or close to other sources of heat, electromagnetic radiation or other harmful sources.

Handle the card with care, keep it on you all the time and do not leave it in the car, wardrobe, etc. When you pay with your card, make sure that you can see it at all times.

Remember your PIN immediately after receiving it and destroy the envelope in which it was sent to you.

If you cannot remember your PIN, do not carry it together with your card. Not even at home should you keep your PIN and your card together.

A card is a personal item and no one but you should be using it.

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## **2. Cancellation, report of lost or stolen card**

Write down the telephone number you received from the issuer of the card that you can call round-the-clock, 365 days a year to report a lost or stolen card. If your card is stolen or lost, report that immediately and the card will be blocked, for your safety.

If you suspect that your card has been stolen, report that to the nearest police station.

Do not believe the electronic, telephone or other messages informing you that your card has been abused and asking you to tell them the data on your card or to log on to a “safety form” via a hypertext connection and enter some of your personal data, including the PIN of your card.

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### **3. Shopping with a card**

PIN is used for withdrawing cash from the ATMs and for shopping. The number of the card and the related data: PIN, validity date, the CVC2 code (a three-digit number printed on the signature strip on the back of the card) are confidential and unique data and you should not share it with all persons that show an interest in them.

It is recommended that you check the amount of the slip you are about to sign before signing it.

These payment slips usually contain enough information about the card so you should destroy the old ones and prevent other persons from extracting important data about your card from such slips.

Before you throw away the payment slips, carefully check the statements of your consumption. You will only be able to determine your actual consumption by comparing the statements of consumption and the payment slips.

It is recommended that you should not sign any slips at the points of sale not intended for immediate payment of goods or services which contain future dates or are even blank.

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### **4. Internet shopping**

When shopping over the Internet, do not enter your number in every possible field but only when you have previously decided that you want to buy something and pay for it with the card. When paying over the Internet limit yourself to the providers you know to be trustworthy and guarantee at least minimum safety settings on their websites.

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### **5. Use of the ATM**

Whenever you perform a transaction (and especially when using an ATM), make sure that nobody sees the PIN that you entered. If a person is standing too close to you, ask them to please move further away.

Use the terminals (ATMs in particular) alone. If you do not know how to use an ATM, do not ask a passer-by for help; ask for help in your bank.

Use your card only in those ATMs that are located in populated and well-lit places.

If you find any peculiarities or deviances from the usual functioning of the ATM anywhere in Slovenia (e.g. problems inserting the card in the machine, unusual items or devices on the ATM, cameras in strange positions, unusual slot into which the card is to be inserted, etc.) take your card and leave the ATM, and use another one. You are kindly asked to immediately inform the bank of any such occurrence on the telephone number written on the card and/or call the police on the number 113.

If the ATMs are located in closed places that you can only access with the card, you are never required to enter your PIN. If there is a device on the door asking you to enter your PIN, do not do that.

