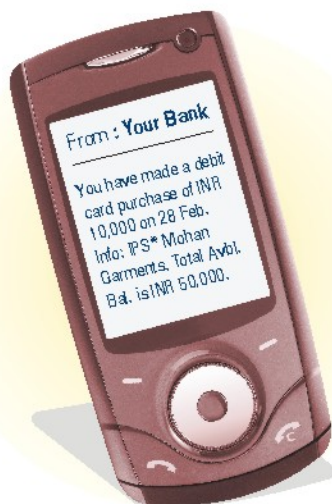


ICICI BANK CUSTOMER EDUCATION SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

Did You Know?

Most banks give details of the zero-liability cover in their "Welcome" booklet. Make sure you read it carefully.



If you have a new mobile number, you must update your bank's records with it so as to continue receiving mobile alerts.

Using Your Debit Card Safely

Your debit card is a financial tool and carrying it with you is as good as carrying cash.

Always make it a point to keep your card in a place where you can notice its absence immediately.

If you lose your debit card, ensure that you report the loss to your bank immediately so that your card is blocked. Blocking your card ensures that no fraudulent transactions are made with it. For any possible misuse of the card before blocking, all banks offer a zero-liability cover which ensures that the cardholder is reimbursed for all fraudulent shopping with the card till the time of reporting loss of the card. Please check with your bank for the details of the zero-liability cover.

Here are a few simple tips to further enhance the safety of your debit card:

- ▶ **Subscribe to SMS alerts.** Most banks send you an SMS alert for the transactions you make at a merchant establishment or at an ATM with your debit card. This alert will help you keep track of the available balance in your account and at the same time warn you of any unauthorized transaction on your card.
- ▶ **Never share your PIN.** Never disclose your PIN to anyone or carry it along with your card. Some have the unsafe habit of writing down the PIN on the back of the card. Your PIN is a secret code meant only for you. Ensure that you memorize it and destroy the communication in which you received the PIN. Another good practice is to change your PIN at regular intervals.
- ▶ **CVV number.** Never disclose your CVV number to anyone (The CVV number is the three-digit number present on the reverse of your debit card, next to the space provided for your signature.)
- ▶ **Preserve your charge-slips.** Keep the charge-slips with you and tally them with the account statements. If you see any discrepancy or unauthorized transaction, report it to your bank.
- ▶ **Keep your bank's customer service phone number(s) handy.** By keeping the number(s) ready, you lose no time in getting in touch with your bank in emergencies such as loss of card or for important matters like discrepancies in your account statement, etc.



SMS CONTEST

Question: To maximize safety for your debit card, it is recommended that you _____.

Answer: A. write down the PIN on the back of the card
B. memorize the PIN, destroy the PIN communication and change the PIN at regular intervals
C. write down the PIN and keep it in a safe place

To answer, SMS DISHA A, B or C to 53030 and win a 2N 3D holiday.*
Contest open for the day of publication.
*Terms and conditions apply.
Visit www.disha.fc.org for details.

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

BE AN INFORMED CONSUMER. Watch this space every Monday.