

How to Use Your Payment Card Securely

1. Do not lend your card to anyone or allow it to be added to any mobile or other digital device (iPad, Tablet, etc.) you don't own. It is a criminal offence for an unauthorised person to be in possession of a card.
2. Never disclose your PIN to anyone or keep your PIN on or near your card. Never respond to emails or phone calls asking for your card details (card number, validity, security code on the back of the card, PIN).
3. Carefully look at an ATM before you use it. When entering your PIN, make sure nobody can see or record you: stand directly in front of the ATM and use your free hand to block the view of the keypad from above. If the ATM behaves strangely or a suspicious device is attached to it, contact us and go elsewhere to make your withdrawal. Should you ever experience problems making a withdrawal, never accept "help" from a stranger (e.g., advice that you should try entering your PIN again). If no banknotes come out of the ATM, check whether a false cover has been installed over the dispenser.

If an ATM allows for contactless withdrawals, always choose this option.

4. If you experience cash withdrawal problems, do not accept any "help" from strangers. If an ATM fails to dispense any cash, check whether a false cover has been installed on the machine and contact your card issuer immediately.
5. Protect the magnetic strip and chip on your card against damage (e.g.: scratching) and demagnetisation (for example, keep the card away from the magnetic clasps on your handbag).
6. Carry your card separately from your personal documents and check regularly that it is in its place. Treat your card with the same care as you would treat cash.
7. When paying at a shop or restaurant, make sure only one device is used to scan your card and that only one receipt has been issued for a payment. Staff should never take the card out of view. Also make sure they have returned your card.
If something seems suspicious about a payment, contact the card issuer immediately.
8. Before making a payment, check out reviews of the merchant on the internet. Also read the merchant's terms and conditions and complaints handling policy. If you have any doubts about a merchant when making an online payment by card, choose another payment method instead.

If you have a personal (non-business) account, arrange for a virtual card in George internet banking and try to use this card exclusively.

9. Regularly check your bank statements and inform us immediately of any discrepancies. You can monitor the balance of your account via ATMs, your internet banking, or your bank statements. If you discover a transaction, you did not authorise, file a claim in George immediately.
10. Block your card immediately if it is lost or stolen. To block a card, use your internet banking or call Česká spořitelna on 800 207 207 (+420 956 777 901 if you are calling from abroad).