

SIMPLE TIPS TO HELP YOU USE YOUR UBA CARD SAFELY

At UBA, offering you convenient and safe world class financial services is our top priority. Following these simple tips will help protect your card and account against misuse and fraud:

Secure Your PIN.

- Your Personal Identification Number (PIN) is the key to your card. It is for your personal use only.
- When selecting a PIN, always avoid the obvious - your date of birth or date of marriage.
- Protect your PIN; it is your electronic signature. Don't write it down - memorize it.
- Don't give away your PIN to anyone; not even officials of the Bank. UBA will never ask you for this information.

Keep your cards and card details safe.

- Always conduct your card transactions where you feel secure. If you are uncomfortable about using any particular ATM for any reason, go to another location.
- To ensure privacy, use your hand or body as a shield to prevent others from seeing you enter your PIN when conducting card transaction whether on ATM, Point of Sale Terminal (POS) or on the Internet.
- Never give away your PIN in response to cold calls or unsolicited emails - often known as Phishing scams- Many people have lost monies to fraudsters this way.
- Most Card frauds happen because card details are compromised and used by fraudsters, so, keep your card details safe at all times.
- Only ever use a protected computer when making web payments.
- Only shop at secure websites; be wary about divulging your card details unless you have secure connection.
- After completing a transaction, remember to take your card and your transaction records. Ensure you exit completely after completing your transaction on the Internet.

Report Loss, PIN Compromise or Suspicious Card Transaction

- If your card is lost, stolen, or retained by an ATM, notify UBA branch nearest to you immediately.
- If you feel you may have compromised your PIN for any reason, change your PIN immediately or notify UBA via hotline provided on the reverse side of your card.
- Print out and check your account statement each time you conduct a card transaction on your account. If you find a transaction on your statement that you did not make, contact the nearest UBA branch.
- When using your card in a merchant establishment, never leave your card unattended.
- Make sure the card returned to you at merchant establishment is yours
- If returning or handing over the card to the bank, make sure you give it to a bank official. Never hand over your PIN when doing so. That ensures the card can never be used without your consent.

Contact Us

For more information on how to use your UBA card safely, please contact the Customer Interaction Centre (CIC) on:

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