



The Baramati Sahakari Bank Ltd

Bhigwan Road, Jalochi, Baramati Dist.Pune

413102

Best Practices for Users to remain safe

- While making online transactions with credit/debit card, user must use his/her card only at established and reputed sites as there are less chances of card fraud on a reliable website.
- Always ensure that the address of the website, where transactions are to be done, starts with "https://" and not "http://".
- Always perform online financial transactions from a secure computer system updated with latest security updates/patches, anti-virus and antispyware software and personal firewall.
- Change your card PIN (Personal Identification Number) periodically.
- Do not disclose any personal information online like your date of birth, billing address, etc., on the Internet because that can be misused in order to unlock your account password.
- Never share card details over phone or with anyone in person as it is easier way for others to get access to your confidential card information and make the online transactions.
- Avoid sending card and account details through e-mail to prevent from malicious use by others.
- Regularly check account statement related to the card and notify the card issuer Bank in case of any discrepancy.
- Ensure whether your card is enabled/disabled for International use; Disable if it is not necessary. Check with your bank for any additional options such as restricting the usage of cards on different payment channels viz., PoS/ATM/e-Commerce or Domestic/International usage time-to-time through bank's own interface/app.
- Never leave your card unattended.
- Keep card help line phone numbers with you for any kind of assistance.

**By Chief Information Security Officer,
The Baramati Sahakari Bank Ltd.**