

Safety Tips For ATM and Card Usage



Automated Teller Machines (ATMs) provide a fast and convenient banking alternative for account holders. You can bank when you want and where you want because of location convenience.

As all categories of theft are on the rise across the country, These ATM safety tips will help protect you and your account. ATM theft can occur two ways – unauthorized withdrawals from an account or the physical theft of cash.

Security at ATMs

- After dark, only use ATMs that are well-lighted and have minimal landscaping.
- As far as possible when using the ATM at night have someone go with you. Also choose a machine in a busy area. A heavily trafficked location means additional security.
- If you are followed after using an ATM, seek a place where people, activity and security can be found. If necessary, call the police.
- Always observe your surroundings before conducting an ATM transaction. If you see anyone or anything that appears to be suspicious, cancel your transaction and leave the area at once. If possible inform the bank branch they will do the rest.
- Do not count your money while at the ATM. Put your money, receipt and card away quickly. Always take your ATM receipt, which is stamped with your transaction.
- Park as close as you can to the machine. Before leaving the safety of your vehicle, check for suspicious persons or circumstances. Have your ATM card ready before you approach the machine.
- Do not leave your vehicle running or the keys in the ignition as you walk up to an ATM. As you return after your transaction, have your car keys ready and check around and under your vehicle.
- If there are other people at the ATM you want to use, remain in your car with the doors locked and windows up until they leave, or go to another ATM.
- Use your body to block the view of your transaction and cover the Pin Pad with your hand. If necessary, ask a person to leave, even if that person is just curious. If the ATM is in use, give the person using the machine the same privacy you expect. Allow them to move away from the ATM before you approach the machine.
- Never accept offers of assistance with the ATM from strangers. If you are having problems, contact your financial institution.

ATM Card Security

- Treat your ATM card like cash. Always keep your card in a safe place.
- Keep your Personal Identification Number (PIN) a secret. Your ATM card will only work with your PIN. Memorize your code. Never write your PIN on your card or carry your PIN in your wallet or purse.
- Do not tell your PIN code to anyone, or allow anyone to enter your code. It is advisable to change your PIN from time to time. Select a PIN that is different from other numbers.
- Do not create PIN with numbers such as your address, birth date, telephone or citizen or passport number which others can guess.
- Do not give out any information about your ATM card over the telephone. No one needs to know your code, not even the bank.
- If your ATM card is lost or stolen, or your secret PIN compromised, report it immediately to the bank's card center by calling the support numbers.
- You get a receipt every time you make an ATM transaction. To guard against ATM fraud, verify each transaction by checking the receipts against your monthly account statements. Don't discard your receipts which contain important information.
- Better avail the transaction alert service of the bank by subscribing to the Mobile Banking service provided by the bank.

Please follow these guidelines for your safety as you enjoy the convenience of automated teller machines.

For more information go through the banks FAQ section in nmb.com.np or call the banks Toll Free no: **16600125252**



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