

# Safety rules for using plastic cards

## When receiving the card:

- When receiving the envelope with a PIN-code, check if there are any signs of opening.
- Do not tell your card's PIN-code, CVV-code, 3D-Secure to anyone. This can prevent a second party from using the funds in your account if your card is lost or stolen.
- Never write your PIN code on the card.



## When shopping or using services:

- Do not give your card to strangers (to the cashier when paying in a store, to the waiter when paying in a restaurant, etc.).
  - Always keep the receipt after making a purchase for 33 days.
  - Every month, reconcile your transactions with account statements.
- Report any unauthorized transaction to the bank.

## When making online payments:

- Make sure the web pages you pay at are secure web pages. If you have doubts, do not enter the details of the card.
- PIN-code is not required when ordering goods and services via the Internet or by phone.
- Do not store your card information on suspicious web pages.



## When using ATMs or POS-terminals:

- Try to use ATMs installed in protected and well-lit places!
- Do not use the card in suspicious devices.
- During transactions made by entering a PIN code, make sure that third parties don't see your PIN.
- Do not ask for assistance from people you do not know to withdraw funds from the card or perform other transactions at the ATM



**Additional safety measures:**

- You can subscribe to Internet-banking, mobile banking and SMS-notification service to be informed about any illegal transactions with your card.
- If your card is lost, immediately contact the bank's information center, call Azericard's information center and block your card. In addition, you can change the status of your card through the mobile application.
- Try not to use the payment card in countries with a high risk level (Asia and the Pacific region: China, India, Japan and Thailand; South and Central America: Cuba, Mexico, Brazil, Argentina, Peru, Chile, Venezuela; Middle East: Iraq, Iran, Syria, Israel; Europe: Albania, Andorra, Ukraine; Africa).

