




Only use secure websites

- Look for 'https://' and the padlock symbol  in your browser's address bar to check whether the site you are visiting is secure
- Never send your debit card details(card number, expiry date or 3 digit number found at the back of your card) via email, text or through social media
- Avoid unsolicited emails. Links and files in unknown emails could be a scam and hold viruses or take you to fake sites to collect your personal or financial details



Do not leave your card unattended

- Do not leave your card unattended - for example, in a car or workplace, and do not give or lend it to anyone



Always log out

- Always log out after an online transaction instead of simply closing down the browser.



Read the 'Terms and Conditions'

- Read the 'Terms and Conditions' before confirming an online payment as this means that you are entering a legally binding agreement.



Suspicious messages

- Be wary of suspicious messages.



Keep transaction records

- Check your account for unrecognised transactions on a regular basis
- Never throw away electronic receipts or email confirmations for your online purchases. Not only are these a convenient way to track shipping dates and other details, but they are also a key piece of evidence should a dispute arise regarding an online purchase. Prior to confirming a payment, make sure that you have read and fully understand the Terms and Conditions linked to it.
- Subscriptions/Recurring payments can save you time and free you from the hassle of doing your payment every month; however; you must be aware that in some instances, the subscription is free only for a period of time after which you will be billed.