

ATM Usage Alerts

- Be alert and watch out for any suspicious persons or activities around the ATM. Be alert of anyone loitering in close proximity to or even at a distance from the ATM location.
- Never lend your ATM card to anyone.
- If you notice any "unauthorized" devices or objects fixed to the ATM, do not use the ATM machine.
- Do not accept any offers of assistance with the ATM from strangers.
- If you withdraw cash, put it away immediately. Do not count it at the ATM machine.
- When leaving an ATM location make sure you are not being followed by anyone. Drive immediately to a police station, crowded area or well-lighted location if you are being followed.
- Minimize the chances of falling victim to ATM card fraud.
 - When choosing a PIN, don't use common numbers like the last six digits of your IC or your date of birth.
 - Once you have chosen a PIN, memorize it, never write it down on anything that you carry with you, including the back of your card.
 - Get used to using the same ATM for your transactions. When you are familiar with it you will be able to recognize changes to it.
 - Be alert and vigilant when conducting transactions at any ATM, and be sure not to be distracted by strangers.
 - Be mindful when entering your PIN in the presence of others near the ATM.
 - Do not respond to any mobile phone text messages or emails requesting for personal information, especially your PIN and passwords to your card account. We will never request for such information in this way. If you do receive such call or text message, take down the caller's details and call us directly to verify their identity with our customer service centre.
- Minimize your loss if you do fall victim
 - If your card has been lost, stolen or otherwise compromised, immediately call us to cancel the card.
 - Check and/or request for your card statements regularly even after you have reported your card missing. If you find any suspicious charges, notify us immediately.

ATM Card skimming

Instance where a skimming device is used to copy an ATM card's security information on its magnetic stripe in order to reproduce the customer's information on a counterfeit card.

ATM Card jamming

Instance where an ATM's card reader is tampered with the intention to trap a customer's card. The criminal removes the card once the customer has walked away from the ATM Machine.

ATM Card swapping

Instance where a customer's card is swapped with another card without their knowledge during an ATM transaction.

Shoulder surfing

Instance where an individual stands next to someone and observe as they enter a PIN number at an ATM machine.

Compromise of ATM PIN number

Instance where either the customer's ATM PIN is obtained via observation ie "shoulder surfing" or the ATM PIN is illegally recorded by a hidden camera.