



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED
Profit not interest

Banking you can believe in

Fraud Awareness

Protecting your debit card

alrayanbank.co.uk

Shopping on the internet

Shopping on the internet has become a popular and a convenient way to make purchases. To help you to protect yourself from internet fraud and to bank online with confidence, here are our top tips:

- ▶ Fraudsters target bank cards and card details so try not to let them out of your sight. Don't give away your PINs or bank passwords to cold callers or in response to unsolicited emails, often known as 'phishing scams'.
- ▶ Only use a protected computer. Make sure your computer has up-to-date anti-virus software and a firewall installed. For more information, visit www.getsafeonline.org.
- ▶ Don't enter your card information on a non-secured website or send it in an email. To make sure you are shopping on a secure website, look for a locked padlock or unbroken key symbol on the payment page.

The web address should also start with 'https' instead of 'http' when using a secure payment page.
- ▶ Make sure your browser is set to the highest level of security and you are using the latest version of your browser. The security options are not always set to highest by default.
- ▶ When making a purchase online, print out the order form as well as the retailer's terms and conditions.

If you are buying from overseas, it may be difficult to seek redress if problems arise but having all the relevant information may help Al Rayan Bank to take up the case if you have any problems.
- ▶ Sign up to **MasterCard® SecureCode™** whenever you are given the option to when shopping online at participating retailers or merchants. By signing up, you add a password to your card, which provides added protection against unauthorised use of your card.
- ▶ Always check your statements as soon as you receive them. If you find a transaction that you do not recognise, contact us immediately.

You should also tear up or preferably shred any information relating to your financial affairs.
- ▶ For more information on how to shop and bank safely online, you can visit the following websites:
 - www.cardwatch.org.uk
 - www.financialfraudaction.org.uk
 - www.getsafeonline.org

Things to remember

When using your card to pay over the phone

- ▶ Never disclose your PIN (not even to the Bank or the Police). We will never ask for your card PIN and nor should it be revealed to any third party.
- ▶ If you are asked for the last three digits on your card's signature strip, make sure you trust the company before handing over the information.

When choosing a cash machine

- ▶ Look for suspicious people around you and if you observe any suspicious activity, choose another cash machine.
- ▶ If the cash machine looks unusual or there are obvious signs of tampering, do not use it and report it to the Bank immediately.



When using a cash machine

- ▶ Always be aware of your surroundings and if someone is crowding over you or 'shoulder surfing' you, cancel the transaction.
- ▶ Do not accept help from strangers and never allow yourself to be distracted.
- ▶ Always stand close to the cash machine and shield your keypad to avoid anyone seeing you enter your PIN.

When leaving a cash machine

- ▶ Once the transaction is complete, put your money and card away before leaving the cash machine.
- ▶ If the cash machine does not return your card, report it to us immediately.



To protect your identity

- ▶ Keep your receipts safe but if you choose to dispose of them, use a shredder or tear them up so that your details cannot be read.
- ▶ You should know who you are giving your card details to and don't be afraid of asking them why they need the information.

Travelling abroad

- ▶ Please advise us when you are travelling abroad. This way we can expect any international transactions taking place on your card.

General security

- ▶ You should always know the location of your card. If it is lost or stolen, report it to us immediately.
- ▶ Do not record your PIN number in writing on your card or close to where your card is kept. This increases the chances of both being lost or stolen at the same time.

The information contained in this leaflet is **purely for your reference** and the Bank will not be liable for any losses arising from any errors, omissions or incidents as mentioned.





AL RAYAN BANK

Want to know more
about any of our
products or services?

Call us on:

0800 4083 084*

Monday to Friday, 9am to 7pm.

Saturday, 9am to 1pm.

*Calls may be recorded for training and security purposes.

Visit: alrayanbank.co.uk

Write to: **Al Rayan Bank, PO Box 12461,
Birmingham, B16 6AQ**

Or visit any of our branches.

If we don't get it right

Al Rayan Bank PLC will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why.

For a copy of our Customer Care leaflet dealing with our complaint handling procedures, please call our Customer Care team on 0800 4086 407.

Data Protection

Under the prevailing data protection legislation you have the right of access to your records.

Should you wish to access this right, please contact our customer service team or write to:

Data Protection Officer,
Data Subject Access Requests,
Customer Care Team,
Al Rayan Bank PLC,
24a Calthorpe Road,
Edgbaston,
Birmingham,
B15 1RP

Membership of the Financial Services Compensation Scheme

Al Rayan Bank PLC is a member of the Financial Services Compensation Scheme.

This scheme may provide compensation, if we cannot meet our obligations. Most depositors including individuals and businesses are covered.

For more information about the Financial Services Compensation Scheme, visit www.alrayanbank.co.uk/fscs

Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 229148. Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430. Registered office: 44 Hans Crescent, Knightsbridge, London, SW1X 0LZ.



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