



## Keeping Card Secure

A credit card is an easy and convenient way to buy now and pay later. But it's always good to be aware of credit card security to protect yourself from fraud.

### How fraud happens:

- Lost credit card
- Identify theft on credit card applications or existing account takeovers
- Card skimming
- Phishing (email), smishing (SMS), and vishing (call)

### How credit cards provide protection:

- Card Verification Value (CVV)
- Multi-factor authentication
- Fraud monitoring system
- Purchase Protect Insurance with your HSBC Credit Cards

### Protect yourself from fraud:

- Keep your personal and account info confidential
- Never share your One-Time Password (OTP) with anyone
- Make sure that messages received from the bank are official and legitimate
- Beware of phishing websites, emails, SMS or calls asking for your card details
- Always verify if the sellers you deal with are legitimate
- Don't shop using public Wi-Fi
- Shred your old statements and personal documents properly
- Cut across your old card's EMV chip and magnetic strip and throw the pieces separately