

Use and Protection of credit card

Keep your card with you always

Don't let the card out your sight, especially when it has to be swiped at the point of sale. Make sure the store or restaurant or petrol pump swipes your card in your presence.

Change your PIN regularly

A PIN adds a layer of safety to your transactions. Change your PIN from NCC Bank ATM periodically. Make sure your PIN is not too easy to guess by someone who knows you.

Always Get a credit card Receipt (Even Online)

Always print a copy of receipt after making purchases. You can then compare with your billing statement and verify that the totals match.

Do not share your PIN with anyone

Never share your credit card PIN or OTP with anyone—even if it is a person claiming to be a bank representative. You should also avoid writing down your card PIN and keeping it with your card in your wallet or purse. Avoid also storing your PIN details on your mobile phone as misuse or theft of your phone will put your credit card at risk.

Check SMS alerts and your monthly credit card statement carefully

Check all SMS alerts you receive from your bank about credit card transactions. Make sure you authorized those payments. Besides alerts, you should also check your bank statement thoroughly. This will ensure you don't miss any suspicious transactions that may have skipped your attention earlier.

Avoid using your card on suspicious websites or apps

If you are shopping online, ensure that the website link contains https:// instead of http://. The former indicates a secure server.

Do not disclose your Security Information

Please do not disclose security details of your credit card like your Card Number, Credit Limit, Expiry Date, Mother's Name, Date of Birth, Passport Number etc., to anyone.

Don't click on suspicious links

Emails or messages containing links that claim to be from your credit card issuing bank can be scams or phishing attacks. Banks will never ask for your PIN or other details over phone, email or texts. Check the sender's email address, logo and footer carefully and report to your bank if you think it is suspicious.

Update your bank immediately in case your card is stolen or lost

If you misplace your Credit card or notice a transaction that you haven't done, inform your bank immediately by calling 16315. The bank will block your card and prevent fraudulent

transactions. NCC Bank offers zero liability on its credit cards after you have reported its loss. In addition, the NCC Bank credit cards come with an EMV Chip for enhanced security.

Disable International Usage facility:

When you are not traveling, you can keep your International usage facility disabled simply by calling our 24-hour Call Center 16315; which can again be reactivated in the same manner.

Reporting Disputes:

Please report all disputed entries in your statement of Account. The report has to be made in writing, mentioning the transactions details within 30 days of the statement date. Delays in reporting disputed transaction might restrict our ability to resolve the dispute that effectively.