

### Information on your credit card security

Dear Customer,

When you use your credit card at an ATM or a merchant's terminal, you may be subject to card skimming activities by skimmers.

There are a number of steps you can take to make your credit card use more secure, such as:

- 1) Keep an eye on your credit card when the merchant takes it to process a payment  
Don't let your card out of your sight. If the merchant terminal is located elsewhere, either accompanies the retailer to it or ask them to bring it to you. Don't let anyone scan your card without your presence.
- 2) Safeguard your PIN  
When entering your PIN, carefully block other people's view of the keypad, covering it with your free hand. Don't let anyone else know your PIN.
- 3) Don't let anyone use the magnetic strip from the back of your card  
These fraudsters simply swipe your credit card through a credit card skimmer and take your credit card information -so make sure only the chip on the card is used during payment and if the magnetic strip has already been swiped, just refuse to enter your PIN and ask the cashier insert the chip instead.
- 4) Check your transaction details regularly via our online banking or mobile phone banking  
You should always check your transaction details regularly and report discrepancies or unauthorized transactions immediately to us on 1800 026 228, 24 hours a day, 7 days a week.

This letter is prepared in both English and Chinese. If there is any inconsistency, the English version prevails.

Yours sincerely,

Bank of China (Australia) Limited