

## Bank Card Usage Safety Guide

**We take serious efforts for maintaining security of your funds when you use your account or İşbank Visa Electron card. However, it is impossible to maintain full security without your participation and following safety rules:**

1. Upon receiving a new İşbank Visa Electron card, sign it on the back side immediately to avoid the risk of bank card usage without your permission in case of card loss.
2. Create reliable PIN-code for your İşbank Visa Electron card. Choose a combination of digits which is difficult to be guessed by third parties. The PIN-code should differ from your date of birth or other dates which can be retrieved from your available personal information.
3. Always keep in secret your PIN-code.
4. PIN-code should not be written down on a card or be kept nearby. For example, in case of card loss or theft with the wallet or your bag, the thief or fraud person will easily access all the necessary information for cash withdrawal from the account.
5. In case of suspicion that your PIN code was disclosed, you have to change PIN code by visiting İşbank Branch or requested SMS with temporary PIN code to your mobile telephone number and change this temporary PIN code in İşbank ATM's.
6. Never accept recommendations, advices, help from the third parties while using your İşbank Visa Electron card.
7. Destroy copies of checks and other documents where your account or card number is indicated.
8. Make sure that your İşbank Visa Electron card is used by third parties (waitress, shop assistant, etc.) only for known purposes.
9. Do not use equipment which request PIN-code to enter the 24-hour ATM area. If you have several bank cards, use one for the card reader when opening the door in the 24-hour ATM area, and enter another one in ATM.
10. Change PIN code at least once in 90 – 180 days.
11. Inform the Bank about large expenses planned or a forthcoming trip abroad by sending an informative letter to [card.support@isbank.ge](mailto:card.support@isbank.ge)
12. Do not keep more funds than you currently need on your primary card account. You always can transfer excessive funds to İşbank current or deposit account.
13. Avoid using your İşbank Visa Electron card in high-risk FRAUD countries. (Brazil, Bulgaria, India, Mexico, Egypt, Argentina and other). In case your İşbank Visa Electron Card is lost, stolen, or unlawfully obtained or illegally used, you have to notify the Bank immediately by calling the following numbers: +995 32 231 05 17, or +995 422 242 950 (Batumi Branch) or +995 32 231 05 15 (Tbilisi Branch).

**Important! İşbank Georgia does not bear responsibility for operations that were executed by the İşbank Visa Electron Card prior to being declared stolen, lost or unlawfully obtained.**