

## Top Travel Tips

### Before you Travel

- Check that your cards are valid to cover the travel period.
- Check that you have sufficient credit limits, and also check your account balance.
- Record card numbers, expiration dates and Bank phone numbers. Keep the record in a safe place separate from your cards. Never write down your PIN number anywhere.
- Make sure the backside of all your cards is signed in the designated signature panel.
- Ensure that your SMS notification service is activated to notify you of transactions taking place on your accounts and cards.
- Download the mobile app of the Bank to track your card usage and spending while traveling.
- Ensure your online banking access is working.
- It is always recommended to have sufficient medical insurance coverage while traveling.
- Ensure that the personal computer or mobile you are using for booking has the latest update.
- Never share your 3D-secure one-time password used to protect your online shopping with anyone.
- The Bank will never ask you to share your personal information by email or call; never click on a web link received from non-trusted emails.

### During your Travel

- Do not leave your cards unattended, whether you're at work or relaxing in your hotel, and take advantage of the hotel-provided safe for valuables.
- Do not leave all your cards in one place or wallet, and keep them away from direct sunlight to prevent damage.
- Never give your card or your PIN number to any person. Ensure you have the card in front of you while doing any transaction.
- When using ATMs, ensure to inspect the ATM for any foreign objects or devices. Guard your PIN from fraudster "shoulder surfing", and do not accept assistance from anyone.
- Check your receipts very carefully before signing/entering your PIN, and do not leave the "Tips" or "Total" line blank.
- Check the POS screen for accuracy of merchant name and amount to be paid before entering your PIN.
- Check regularly your card spending through the Bank's mobile application or online banking application.
- Activate roaming service or provide alternative contact number for the Bank to reach you when overseas.
- Avoid using unsecured Wi-Fi, public or shared networks.
- Should you lose your card or face any issues, immediately contact the Bank's Customer Service at 1805805.
- It is always recommended to pay in the local currency of the country you are visiting. Paying in Kuwaiti dinar abroad will result in higher exchange rate commissions.
- Save all of your receipts. Once you're back home, check them carefully against your monthly statements.
- Ensure that you complete your entire tax documentation fulfillment to avoid future charges.

### After your Travel

- Change your PIN on a regular basis at any Gulf Bank branch or ATM.
- Check all your cards statements and in case of discrepancies, contact the Bank immediately.

For more information, please call Gulf Bank Customer Service on 1805805 locally or +965 22444383 internationally. Our staff will assist you immediately and are available 24/7 for your service.