



State Bank of India Maldives Operations

General Guidelines/ Safety tips:

- Kindly read carefully the enclosed user's manual and instructions on the PIN mailer
- Sign the back of your Card as soon as you receive it
- Use your new card on an ATM immediately to change the system generated PIN
- Please change your PIN to a new four digit number of your choice, memorise it and destroy the PIN mailer. Preferably, change it every quarter
- Never use a PIN that could be easily guessed, e.g. your birthday or telephone number
- Please do not write your PIN on the card or anywhere else
- Please keep the Personal Identification Number (PIN) secret and do not disclose the PIN to anybody including a family member or your banker. In case the PIN is divulged, please change your PIN immediately at any State Bank Group ATM.
- Giving your card and disclosing PIN to someone is like giving a blank signed cheque
- Please refrain from taking help from any strangers in the ATM room
- Beware of "Shoulder surfing", i.e., shield your PIN from onlookers by using your body. Once you complete your transaction, check to be sure that you have your Card and your receipt, and then leave immediately.
- Never let anyone see you enter your PIN
- Please do not allow any other person to enter the ATM room when you are transacting on the ATM and similarly please wait outside the ATM room if anybody is already inside.
- Please keep a separate note of your card number and associated account number. These particulars will be necessary for blocking the card in case of loss of the card.
- Be alert. If you find signs of any external fittings or loose wiring, report to the bank/ contact centre and use another ATM
- **For your SBI ATM card related issues please contact us at atm.sbimale@statebank.com**

Taking care of your card:

- Your card is very important and must be kept safely
- The card must not be kept near a TV
- Store your Card in a secure place where you will immediately know if it is missing
- Store the ATM-cum-Debit Card carefully so that the magnetic stripe does not get damaged
- Never leave your Card unattended, e.g., in your car, in a hotel room or at work.

Did you know...? :

- You can get cash within 60 seconds from an ATM anywhere and at any time
- You can check your account balance on ATM
- You can print last few transactions of your account through ATM
- State Bank ATM-Cum-Debit Card is a PIN based secure card.
- Card with PIN can be used for withdrawal of money from ATMs as well payment of bills at shops, restaurants, petrol pumps, etc., which display Maestro logo.

Please note that the Bank bears no liability for the unauthorized use of the Card and the responsibility is fully of the Cardholder.