

DISCLAIMER



Online fraud in the form of phishing and keystroke logging is on the increase. The best way to protect yourself against scams like these is to be aware of their existence, understand the risks they pose and be vigilant in recognising them so that you don't respond to them. In our ongoing effort to protect you, our valued client, from being a victim of these scams, we will continue to make you aware of this form of fraudulent online activity.

As part of our shared responsibility to protect your confidential details, please take note of the following:

- If you respond to any email requesting internet banking information such as your profile number, PIN and password or any personal information and fraud is committed on your account, we will not be liable for any losses that you may incur.
- If you access your internet banking facility from any publicly accessible venue, such as an internet cafe, there is a risk that keystroke logging or spyware may compromise your details. We will therefore not be liable for any losses that you may incur as a result of this.
- If you share your internet banking password details or any information meant to ensure the security of the internet banking facility with any third party, we will not be liable for any losses you incur.

Please note: In addition to never using email to request your personal information, we will never contact you telephonically asking electronic banking information such as your profile number, PIN or password. Please let us know immediately should you receive such a request. However, if you contact us to have an issue resolved, we may have to ask you for more information to help us resolve the issue. Should you ever be in any doubt as to why any information is requested, always verify the authenticity of the request with us first. Although we are responsible for ensuring that your internet banking session is secure, you are responsible for ensuring that you take precautions to prevent fraudulent activities on your account.

By accepting this disclaimer you agree that you have read, understand and agree to the content hereof as well as the terms and conditions, which are available on our website.

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