



## General Tips To Help Prevent Financial Losses

### ACCOUNT SECURITY TIPS

- Report lost or stolen ABMB ATM/Debit/Credit Cards and cheques upon discovery by visiting the nearest Alliance Bank branch or call our Contact Centre at 03-5516 9988.
- Review account statements carefully. Regular review of account statements helps to quickly detect and stop fraudulent activity. Ask about suspicious transactions or quickly notify the Bank.
- Use our Alliance Online Internet banking service where you can monitor your account any time.
- Store your cheques, deposit slips, bank statements and canceled cheques in a secure and locked environment.

### CHEQUE SECURITY TIPS

- Never leave your cheque book in your vehicle or unattended. Carry your cheque book with you only when necessary; otherwise keep it in a secure location.
- Avoid issuing bearer cheques. If lost or stolen, the cheques can be encashed by anyone.
- Never give your account number to people you do not know, especially over the telephone.
- When you receive your new cheque book, make sure all of the cheque leaves are accounted for and none are missing. Report missing cheques to us at once.
- If your home is burglarised, check your cheque book(s) to determine if any cheques have been stolen. Look closely, because thieves may take only one or two cheques from the middle or back of the book. The longer it takes to detect if any of your cheques have been taken, the more time the criminal has to use them.
- If possible, do not send cheques through the post.
- Do not leave blank spaces on the section for payee name and amount (both in words and figures).
- Do not pre-sign cheques for future use.
- Do destroy or return all unused cheques to the Bank for closed accounts.
- Make payments online or through Bank transfers to avoid cheques being intercepted or altered.

### CHEQUE ISSUING AND RECONCILING TIPS

- Immediately notify the bank of any change to your accounts payable process and personnel. Revoke all signing authorisations given to employees who are no longer in your employment or liaise with the Bank immediately.
- It is good practice to separate the cheque writing and account reconciliation functions. It provides greater security against an employee writing fraudulent cheques and covering it up.
- Reconcile your accounts promptly and regularly. Quick detection of fraud increases the likelihood of recovery.

**Knowing what to do from the tips provided above can help in reducing or preventing financial losses.**



**ALLIANCE BANK**

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