

Keeping your pin and passwords secure is key to keeping your money safe.

To report a lost or stolen card, fraudulent activity or internet security concerns, immediately call one of these numbers:

Service in English:  
1-800-4SCOTIA (1-800-472-6842)  
In the Toronto Area (416) 701-7200

Service en français:  
1 800 575-2424  
(416) 701-7222 (Région de Toronto)

Customer Service for TTY/TTD:  
1-800-645-0288

You're richer than you think.®

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# Keep your money safe, Protect your PIN

Direct Payment • ABM • Online • Phone • Wireless



Your Personal Identification Number (PIN) and passwords are secret codes that allow you, and you alone, to access your accounts at Automated Banking Machines (ABMs), Direct Payment terminals, *Scotia OnLine*® Financial Services and *TeleScotia*® Telephone Banking Services.

Keeping your PIN, *TeleScotia* access code and *Scotia OnLine* password secure is the key to keeping your money safe. While Scotiabank takes strong measures to ensure the security of your financial transactions and the confidentiality of your information, you play the most important role. Selecting a secure PIN for your *ScotiaCard*™ and VISA\* card and keeping it confidential will help keep your money safe.

### How to protect your PIN and passwords:



**Protect your PIN**

- Select 4 unique digits (numbers, letters or a combination) that you can remember. DO NOT select your birth date, telephone number, license plate, address or other easy to guess combinations.
- Memorize your PIN and passwords, DO NOT write them down or tell anyone what they are.
- Remember to shield the keypad when entering your PIN at an ABM or when making an *Interac*® Direct or VISA purchase.
- Contact us immediately if you suspect your card and/or PIN have been compromised.

### Tips for fraud prevention:

- Check your monthly statements and contact us immediately if you detect unusual activity, e.g. purchases you did not make or missing charges.
- Be sure to keep your card in sight at all times during a transaction and NEVER lend it to anyone.
- Report a lost or stolen card immediately.
- Do not lend your card to anyone, even someone close to you.

You can get a new or replacement *ScotiaCard*, and change your *ScotiaCard* or VISA PIN at any Scotiabank branch in Canada. *ScotiaCard* and VISA PINs can also be changed at any Scotiabank ABM. For further details, please refer to your banking card agreement (copies are available at any Scotiabank branch).

### How to protect yourself when banking online:

- Never send confidential information (such as account numbers, *ScotiaCard* number, password, etc.) via email. Scotiabank does not send emails to customers requesting your personal or any other confidential information.
- Avoid using software that records your passwords.
- Use required browsers with 128-bit encryption.
- Install and frequently update proven anti-virus and personal firewall products.
- Never download software or accept files or attachments when accessing websites, newsgroups and chat rooms unless you are confident in their authenticity.
- Disable file sharing on your personal computer.

### Scotia OnLine Security tips:

- Protect your *Scotia OnLine* password and Verified by Visa Access Code. Memorize them and do not reveal them to anyone.
- Always type the website address or use your bookmarks to access *Scotia OnLine* ([www.scotiaonline.scotiabank.com](http://www.scotiaonline.scotiabank.com)). This address will always be present in the first part of the address line for a valid *Scotia OnLine* web page.
- Do not leave your computer unattended while signed-on to *Scotia OnLine*.
- Always sign-out of *Scotia OnLine* using the link located on the top right hand corner of your screen.
- Clear your browser's cache after each *Scotia OnLine* session (instructions are on the *Scotia OnLine* sign-out screen).

### OnLine Security Guarantee

At Scotiabank, we're committed to keeping your accounts and financial information safe and secure. Our OnLine Security Guarantee is our assurance that we will fully reimburse you in the unlikely event that you suffer direct financial losses due to unauthorized activity in your accounts through *Scotia OnLine* Financial Services provided you have met your security responsibilities.

For more information on our guarantee, please see [www.scotiabank.com/guarantee](http://www.scotiabank.com/guarantee)

