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*manafea*

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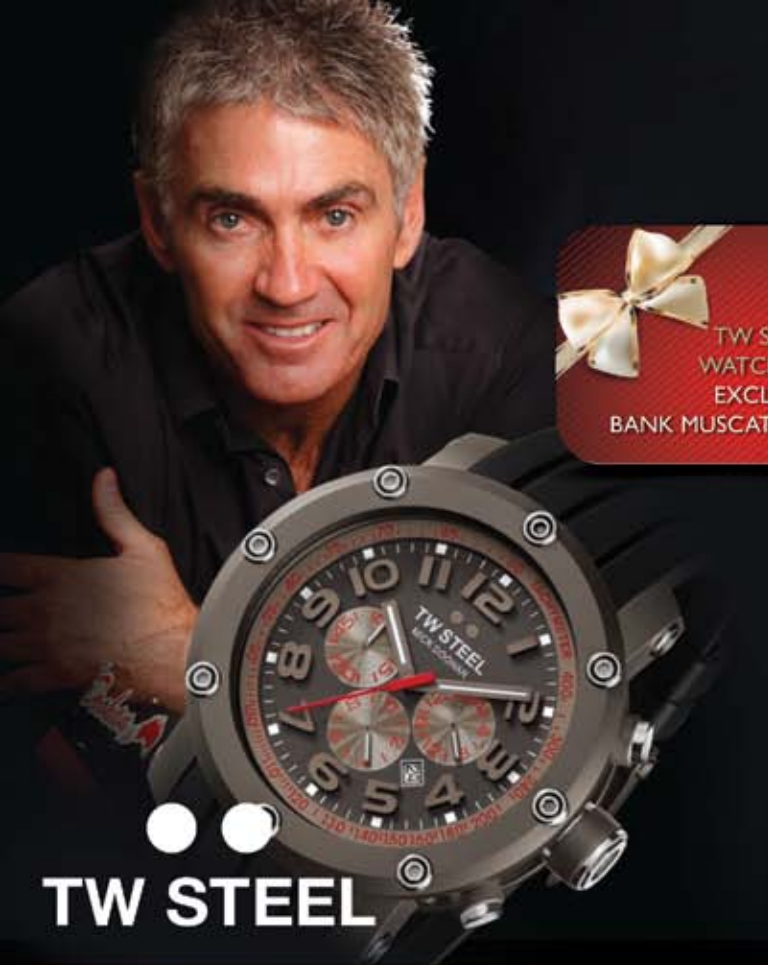


March / April 2013

# EXCULSIVE OFFERS



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\*Offer valid till 31st December 2013



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Dear Cardholders

Welcome to the new online edition of Manafea. We take this opportunity to thank each one of you for the continuous support extended to bank muscat and Manafea. As always, we value the strong relations with cardholders and in appreciation present yet another bouquet of exciting offers and promotions by various brands and outlets.

The first quarter of 2013 was a rewarding period with the mBanking and credit card cash-back promotions from the bank. The excitement peaked with the 2014 FIFA World Cup Trophy event hosted by the bank in association with Visa.

Customers who registered for the mBanking service were entitled to win a smart phone given away every day during the 2-month promotion period. As you are aware, mBanking is the winner of the coveted Sultan Qaboos Award for Excellence as the Best Public Mobile Service.

The ongoing cash-back promotion launched by the bank offers chances to win back up to RO 300 spent on purchases using bank muscat credit cards. Numerous chances are available to win cash prizes in weekly draws conducted during the promotion period till 2 June 2013.

Football frenzy erupted in Oman as bank muscat and Visa joined hands to showcase the crowning glory of world football. The passion for football, which runs in the blood of Omanis, was fully evident in the rousing welcome given to the 2014 FIFA World Cup Winner's Trophy at the bank's headquarters. This was a unique opportunity for bank muscat cardholders to enjoy a memorable reward in addition to the security and convenience of using Bank Muscat cards.

The bank hosted the 8th annual merchant get-together and Partners in Progress award ceremony to honour merchant partners for outstanding contributions to card business in 2012. Winning institutions and companies comprised 23 categories ranging from government services to automobiles, airlines, telecommunications, hotels, hypermarkets and charities. The Partners in Progress award is a barometer of the bank's success in changing the customer payment preference from 'cash to card'.

We would like to inform you that this will be the final Manafea edition for the year 2013. As a special gesture, all offers and promotions in this edition will be available until the end of the year, December 2013. So we would like you to make the best use of all the offers. In the coming period, we will be launching a number of new credit card programmes and promotions. We hope to continue with our services and aspire to do our best with exciting offers.

**Tariq Atiq**

AGM Cards & eBanking

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# Tips for Cardholders

## Using Your Card Securely

Treat your cards as if they were cash

Never write down your Personal Identification Number (PIN)- memorize it

Never disclose PIN numbers to anyone

Do not choose numbers and letters that can be easily identified when selecting a PIN (e.g. avoid using initials, phone numbers, or birth dates)

Ensure you sign your card on the signature panel as soon you receive it

Make a record of card account numbers and telephone numbers for reporting lost or stolen cards and keep this list in a safe place

Ensure that your card is returned after every purchase

Verify the transaction amount before signing the sales receipt

Check billing statements and purchase amounts against receipts

Know who has access to your cards; if a family member borrows a credit card without the your knowledge, you will be responsible for those purchases or cash withdrawals

Do not leave cards in the glove compartment of your car

Report lost or stolen cards to your issuing bank immediately

Report suspicious activities on your credit card or bank account to your issuing bank immediately

Sign up for email/text "transaction alerts" from your bank

Monitor your accounts often

Store important documents securely

## Protect your card information

Sign all your credit cards as soon as you receive them and never lend them to anyone

Shred all personal and financial information (e.g., bank statements, credit/ATM receipts, credit card offers, credit card bills, etc.) before you throw them away

Be careful about sharing or disclosing your personal information.

Pay attention to billing cycles or to a lack of mail being delivered to your address

Be aware of others nearby when entering your Personal Identification Number (PIN) at an ATM

## Avoid counterfeiting

Treat your cards as if they were cash

Keep an eye on your card while it is being swiped through the merchant's terminal

Ensure that you get your card back immediately after every purchase

Check your billing statement, and verify the amounts of your purchases

Check your card when it is returned to you

Sign the back of your new card as soon as you get it

## TIPS FOR USING YOUR CARD SECURELY:

### Using your card securely at an ATM

Be aware of your surroundings and listen to your instincts. If the ATM is poorly lit or in a concealed location, or if you're just not feeling comfortable, use another machine. Avoid counting cash or rummaging through personal items while standing at the ATM.

Guard your PIN. Memorize it and never write it down.

Cover the keypad when you enter your PIN, and if you notice

suspicious activity, cancel your transaction.

You should also take your receipt with you, as it may contain personal information that could be helpful to identity thieves.

When using a drive-through ATM, lock car doors and roll up other windows. If you walk up to the ATM, don't leave your car running or unlocked. And never leave ATM or other credit cards in your car's glove compartment.

When using an indoor ATM that requires your card for access, avoid letting unknown people in with you.

Report lost or stolen cards immediately, and sign your new or replacement card as soon as you receive it.

Monitor your statements

Sign up for email/text "transaction alerts" from your bank

Keep copies of ATM and sales receipts for your records

### **Using your card securely at retail stores**

Do business with companies whose reputation and integrity are already familiar to you. If you feel pressured into acting before you're ready to buy, trust your common sense and take your time.

Find out the store's return and exchange policy before you hand over your Visa card. If you have questions that the sales staff can't answer, consider holding off

until you have all the information you need to make an informed purchase.

Review receipts before you sign them, save customer copies, and check these against your account statements. Notify your card-issuer of any errors or suspicious charges.

Keep an eye on your card while it is being swiped through the merchant's terminal

Ensure that you get your card back immediately after every purchase

Check your card when it is returned to you

### **Using your card online**

Register for Verified by Visa with your bank

Keep user names and passwords secret

Use the latest version of your browser's software and check to be sure your computer's operating system software is up to date.

Use only secure Internet browsers that allow secure transmission of data

Only give your card details when you initiate a purchase

Keep a record of transactions, either through e-mail confirmations or by writing down confirmation numbers provided by a merchant, and review monthly statements thoroughly

Never respond to an e-mail request for personal or account information, even if it appears to

be from a trusted source

Never send payment information via e-mail since e-mail is not secure and outside parties can read information that travels over e-mail

### **Using your card while traveling**

Before you go

Check your card to make sure it won't expire while you're away.

Confirm your credit, as well as your account balance, if you plan to use your debit or credit card during your trip. And verify your credit limit, too, so you'll know how much you'll be able to charge each day.

Make a note of your credit and debit card numbers, as well as issuer phone numbers, and keep them in a safe place, so you won't have to scramble in the unlikely event your card is lost or stolen. You should never write down your PIN number, however.

Before you head out, let your card issuer know that you plan to be traveling to avoid having your unfamiliar transactions flagged as suspicious.

During your trip

Avoid leaving cards unattended at work, in a hotel room, recreation areas, or in a locked or unlocked vehicle. Take advantage of the safe or security box provided by the hotel for your valuables.

Save all of your receipts for proof of purchase. And, when you

get home, carefully check them against your monthly statements.

### **In case your card is lost or stolen**

Immediately contact your bank if your card gets lost, stolen, retained by an ATM, or you suspect that someone might have obtained your PIN.

Destroy expired cards by cutting them up.

Destroy cards that you are no longer using and inform your bank

## **DID YOU KNOW HOW TO PROTECT YOUR CARDS? PHISHING**

### **What is phishing?**

Phishing refers to online scams that attempt to trick consumers into revealing personal information, such as check and credit card account numbers, driver's license or bank account passwords.

Most commonly, phishers target unsuspecting users with fake Internet sites or email messages that look startlingly similar to the real thing. This is sometimes referred to as "spoofing." Scammers may also leverage social networking sites, where users are already accustomed to sharing information with others.

### **How does phishing work?**

Phishing emails and websites

typically use familiar logos and graphics to deceive consumers into thinking the sender or website owner is a government agency, bank, retailer or other company they know or do business with. Sophisticated phishers may include misleading details, such as using the company CEO's name in the email "from" field. Another common phishing tactic is to make a link in an email (and the fake website where it leads) appear legitimate by subtly misspelling URLs or changing the ".com" to ".biz" or another easily overlooked substitution.

Some phishing scams even lure victims by telling them that their information has already been jeopardized. For example, potential victims may receive an email that appears to come from a major bank warning that their account has recently been exposed to fraudulent activity. Users are asked to click a link within the message so they can "confirm" their bank account information. Instead of going to the bank's legitimate website, however, victims are taken to a clever lookalike, where their information actually is routed to identity thieves.

If you receive any message asking you to confirm account information that has been "stolen" or "lost" or encouraging you to reveal personal information in order to receive a prize, it's most likely a form of

phishing. In addition to seeking bank information, phishers may also try to obtain your ATM PIN or any other bits of data that can help them build a more complete profile from which they can operate in your name.

### **Tips to avoid phishing**

Consider all email requests for personal information to be suspicious

Do not respond to such emails or enter information on questionable websites

Check the legitimacy of the inquiry by contacting the number on the back of your credit card

Report suspicious emails or websites to your financial institution

## **IDENTITY THEFT**

### **What is identity theft?**

Using everyday items such as your driver's license, a thief can assume your identity to open new bank accounts, establish new credit card accounts, write bad checks, obtain personal or car loans, or get cash advances – all in your name. They may even set up cell phone or utility services and run up bills, in addition to making charges on your existing account, obtaining employment or renting an apartment using your identity. Just one instance of identity theft can negatively impact your credit score and may create problems

if you need to obtain credit in the future.

### How does identity theft work?

Thieves use a variety of tactics to access your personal information. They may pose as someone with a legitimate need to gain access to financial data. Or the criminal could be a roommate, a worker in your home, or a friend who can easily get his or her hands on your documents. Identity thieves may even resort to rummaging through trash for pieces of non-shredded personal information, a tactic known as "Dumpster diving." Data breaches are another way your information may become exposed.

#### Tips to avoid Identity theft

There are a few basic practices you should follow to increase your card safety.

Monitor your credit card and account statements online on a weekly basis.

Report lost or stolen cards immediately and cancel all inactive accounts. When using your card at checkout, do not volunteer any personal information.

If you've applied for a new card and don't receive it in a timely manner, or if a replacement card is not received prior to your card's expiration date, contact your financial institution immediately. Be sure to sign new cards upon receipt, too.

Shred sensitive documents before

disposing of them

Install anti-virus and anti-spyware software on all computers, and change your passwords regularly

Cancel all inactive accounts

Review statements for unauthorized or unusual activity

Try to resolve issues with the merchant first; if unsuccessful, contact your financial institution

## MAIL & PHONE FRAUDS

### What are common mail and phone frauds?

Identity thieves may send official-looking letters and pose as representatives from Visa or financial institutions. If you're asked to provide your account number or other personal information in a reply envelope or by dialing a number, it could be fraud at work. How do phone and mail fraud scams work?

Mail and phone frauds can take the form of get-rich-quick schemes, fake charity solicitations, requests for shipping expenses to send a prize, and many other variations in which the victim sends money and receives nothing. Identity thieves may also ask victims to provide account numbers or other personal information in a reply envelope or on the phone

### Tips to avoid mail and phone fraud

Consumers should not respond

to any e-mails or phone calls with requests for any personal card information and are advised to immediately report the situation to their financial institution that issued their card by calling the number on the back of the card.

You should never give out account or personal information over the phone or in response to a mailing unless you initiated the communication yourself or have positively verified the source.

Notify your financial institution if you change your address

On the phone, don't be afraid to ask questions, including asking for a number to call back. Get details—If the caller can't answer, it's not legitimate

Don't feel obligated to provide card numbers by phone

## Did you know your cards have a multi-layered protection?

**3-Digit Security Code** This code on the back of a Visa card confirms that the card is in a cardholder's physical possession for online and phone purchases.

**Verified by Visa** Activating Verified by Visa gives online transactions an extra layer of protection by allowing cardholders to select a personal password that confirms their identity at the checkout of participating merchants.

**bank muscat** has a range of Credit Cards that remove altogether the need to carry cash, and you can also manage your payments at your convenience. Choose the bank muscat Credit Card that meets your needs best.

### Classic or Standard Credit Cards

bank muscat Visa Classic or MasterCard Standard Credit Card is the ideal choice for those looking for the flexibility, convenience and worldwide acceptance that credit cards offer. What's more you also get the added security that comes with every Visa or MasterCard Credit Card.

### Zeinah Credit Card

At bank muscat, we realize what vital role women play in every

aspect of life, whether at home, in the workplace or on the sports field. That is why we have created a credit card, designed exclusively for women that reward them. The new Zeinah Credit Card gives you the benefits that you deserve. Show that you are proud to be a woman every time you use the Zeinah Credit Card.

### Picture Credit Card

bank muscat customers will now have the option of a picture of their choice to appear on the front of

their Visa Classic Credit Card. The picture will appear in approximately "3x3" in size on the front of the card. This is the first picture card to be launched in Oman which gives customers the option of making their credit card as unique as they want it to be in terms of getting a picture of their choice printed on the face of their credit card. Pictures to be printed on the card will be accepted by the bank at the time of card application and will be printed subject to Visa and bank muscat Picture card guidelines.

Take home your favourite **Air-Conditioner**

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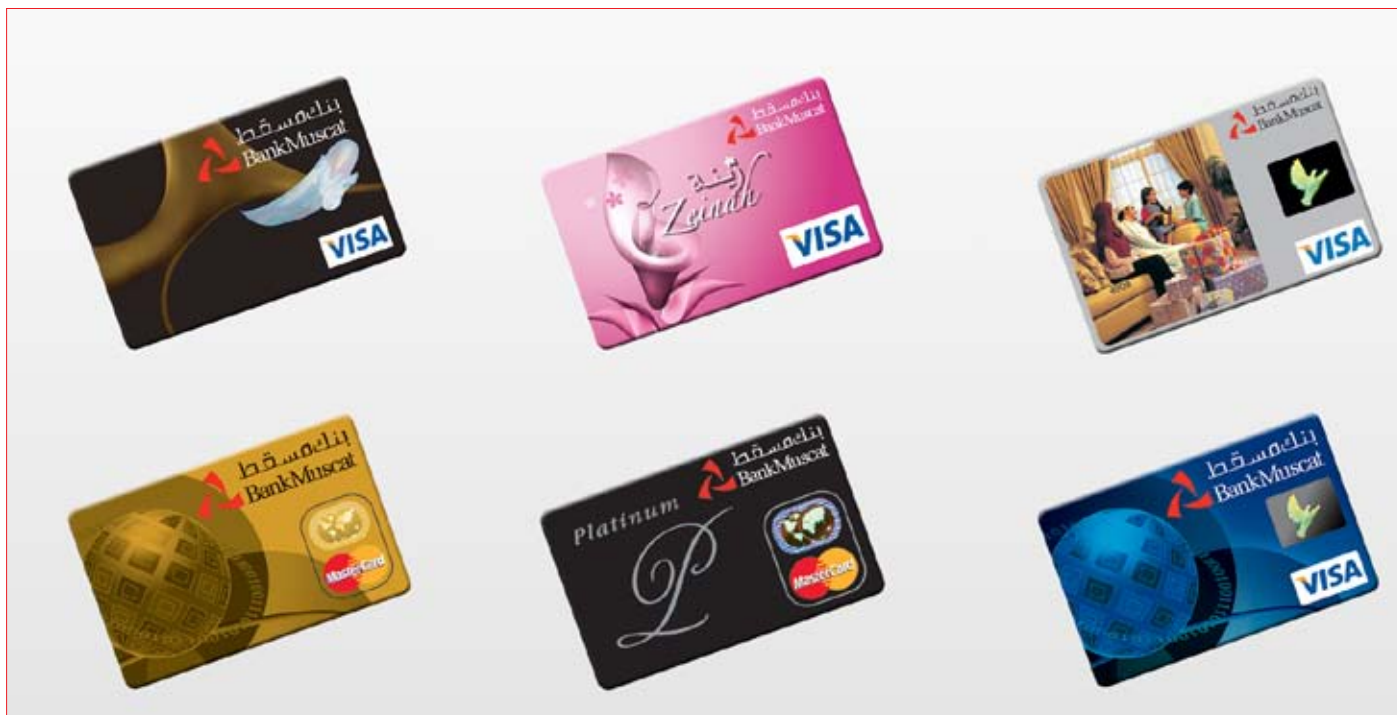
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## Premier or Gold card

A Visa Premier or MasterCard Gold card brings superior spending power as well as a range of benefits designed to give you real peace of mind and make life easier. From travel services, including emergency medical and legal referral, to help with lost and stolen cards, you can relax in the knowledge that we have got it covered.

## Platinum Credits Cards

MasterCard Platinum Credit Card from bank muscat affords you all the exclusive advantages you would expect from our premium cards. bank muscat Platinum Credit Cards have been designed to suit your unique lifestyle and

financial needs. As bank muscat Platinum Card holders you will join a group of elite individuals who enjoy selected privileges and benefits across Oman and around the world. Along with the convenience of being recognized at millions of establishments globally and having access to any ATM carrying the MasterCard logo you are also entitled to a wide range of exclusive privileges.

## VISA Infinite Credit Card

Visa Infinite Credit Card is in a class of its own. It offers incredible spending power and an exceptionally high level of service. Renowned and respected everywhere. Besides the Infinite

Card's spending power and the peace of mind that comes with upgraded purchase protection, travel and medical insurance services, you will also enjoy Concierge Service. Available 24 hours a day, this lifestyle butler can make air travel reservations, get tickets to sell-out events, source special gifts - the possibilities are endless. As an Infinite Cardholder you are also entitled to special privileges at airport lounges, free Chauffeur shuttle services and much more.



**EACH TIME YOU SWIPE  
YOUR DEBIT CARD,  
PAY NO MORE  
THAN THE PRICE TAG.**

*Unbelievable, but true.*

## **Believe in the power of debit with bank muscat.**

Your bank muscat Debit Card is the best way to access your bank account 24/7. It's not just an ATM Card, but also lets you make purchases without cash at retail outlets. Also, it is readily accepted across a wide array of outlets worldwide, so you can enjoy shopping with a simple swipe.

Visit [www.bankmuscat.com/Cards](http://www.bankmuscat.com/Cards) for more information



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\*Offer valid till 31st December 2012



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SALALAH AIRPORT: Tel: 99427387 (During Flight Times)  
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Car and Van Rental





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  - 15 % Discount on Lab Investigations
  - 15% Discount on Room Rent
- 12.5% Discount on Minor and Major Procedures
  - 10% Discount on All Packages
- 12.5% Discount on Ambulance Services
  - All Discounts from the Published Standard Tariff
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For appointments and details, contact: +968 92877190



Care & Compassion | [helpdesk@kimsoman.com](mailto:helpdesk@kimsoman.com) | [www.kimsoman.com](http://www.kimsoman.com)

\*Offer valid till 31st December 2013



# EXCLUSIVE OFFER

For Bank Muscat Priority Card Holders

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Web: [www.marriottsalalahresort.com](http://www.marriottsalalahresort.com)

\* Promotion for Bank Muscat Priority Card Holders ONLY. Valid from 1st Mar 2013 to 30th April 2014.

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PAY NO MORE  
THAN THE  
PRICE TAG.**

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**Believe in the power of debit with bank muscat.**

Your bank muscat Debit Card is the best way to access your bank account 24/7. It's not just an ATM Card, but also lets you make purchases without cash at retail outlets. Also, it is readily accepted across a wide array of outlets worldwide, so you can enjoy shopping with a simple swipe.

Visit [www.bankmuscat.com/Cards](http://www.bankmuscat.com/Cards) for more information



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\*\*\* Minimum bill amount should be OMR 20.000/-

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## Contact Bahwan Holidays

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