For your own benefit and protection you should carefully read these cardholder security measures before signing the cardholder details form. If there is anything you do not fully understand please ask for further information or seek professional advice or guidance.

1 You must take all reasonable precautions to prevent fraudulent use of the CAF Bank Mastercard® (Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated) business card and PIN. These include, but are not limited to, ensuring that you:

- never write down the PIN or any Card details in a way that could be understood by somebody else, including anyone within your organisation;
- securely destroy the advice slip on which it is printed;
- sign the card with a ballpoint pen as soon as you receive it;
- keep the card safe;
- do not allow anyone else to have or use the card, card details or PIN;
- do not disclose the card numbers or the card security code on the back of the card except when using the card to make payments;
- do not reveal the PIN to another person including the police or bank staff (we will never ask you to reveal the PIN to us);
- do not tamper with the card;
- do not choose security details which are easy to guess;
- take care to ensure that no one sees the PIN when you use it;
- do not disclose the PIN for mail order payments or when paying for goods and services over the telephone or through the internet;
- keep card receipts safe and dispose of them securely;
- comply with all reasonable instructions we may notify to you from time to time regarding keeping the card, card details and PIN safe;
- inform us without delay by telephoning us on our lost and stolen number if the card or PIN are lost or stolen, or you suspect that someone has used them or tried to use them. If we ask you to, you must confirm this in writing;
- inform us without delay of any change to your home address or mobile telephone number as soon as possible. This information is necessary to authenticate online payments.
- make sure that the card and card details are not used for any illegal purposes; and
- stop using the card once the card has been cancelled, and ensure that it is immediately destroyed by cutting it into at least six pieces.

2 If the card or PIN or Identity Check™ code are lost, or stolen or compromised, or you suspect that someone has used them or tried to use them, please tell us without delay by calling 03000 123 606 (lines are open 24 hours) or from abroad +44 3000 123 606. If asked you must confirm this in writing.

3 We will keep all information that we hold about you strictly confidential, subject to the provisions of applicable law and regulation. We will not disclose your details to anyone else unless:

- the law says we must;
- we have a public duty to do so;
- it is necessary to protect our interests; or
- you authorise us to.

We may use your details to carry out our checks with credit reference and fraud prevention agencies. Those agencies will maintain a record of our search, and those records may be used by insurers and other organisations in carrying out their own checks for the purposes of their business.

Further assistance can be obtained by visiting www.cafonline.org/businesscard or by calling our Customer Service team on 03000 123 456. Our lines are open Monday to Friday, 9am to 5pm (excluding English bank holidays).