

Dear Customers,

As travelers are in ongoing need for both advanced and secure banking services, we are pleased at the Saudi National Bank to offer you a package of valuable banking tips to make your trip safer and more reassuring, from the moment you depart until you return safely to our homeland.

Wishing you a happy journey

Before you travel

- To avoid the card being deactivated, you should contact the Bank prior to your trip and inform it that you will be using your credit card while travelling abroad, as well as the countries you intend to visit. In order to protect their customers, banks deactivate cards that they suspect have made unusual payments or withdrawals in some countries.
- Make sure to sign behind the card, as some stores do not accept unsigned cards.
- Try the card before you travel by performing any process that allows you to inquire about the card's balance through the Bank's ATM.

During your travel

- Pay for your purchases with your bank card in the currency of the country you are visiting when its available.
- Cards must be kept in a secure location to avoid theft, and make sure to carry another card from the Bank (a supplementary card or a credit card) and notify the Bank immediately if any card is lost in order for it to be deactivated.
- To avoid falling victim to fraud and scams, avoid using your credit card in suspicious stores.
- Some restaurants include a tip box in the bill. It is better not to leave it blank. If you do not want to enter a specific amount, cross it out to avoid falling victim to fraud.
- When the financial and purchasing transactions are completed, make sure to retrieve your bank card from the sales staff.
- Make sure to activate your registered mobile phone number with the SNB in order to receive SMS notifications about banking operations performed with the card.
- When conducting online banking, use a secure network.

After your travel

- To avoid fraud and scams, you must keep all purchase receipts.
- It is recommended that you review your financial transactions as soon as the monthly statement is issued to ensure that the transactions match.
- When you return from a trip, remember to change your PIN for your bank card and SNB Online services.