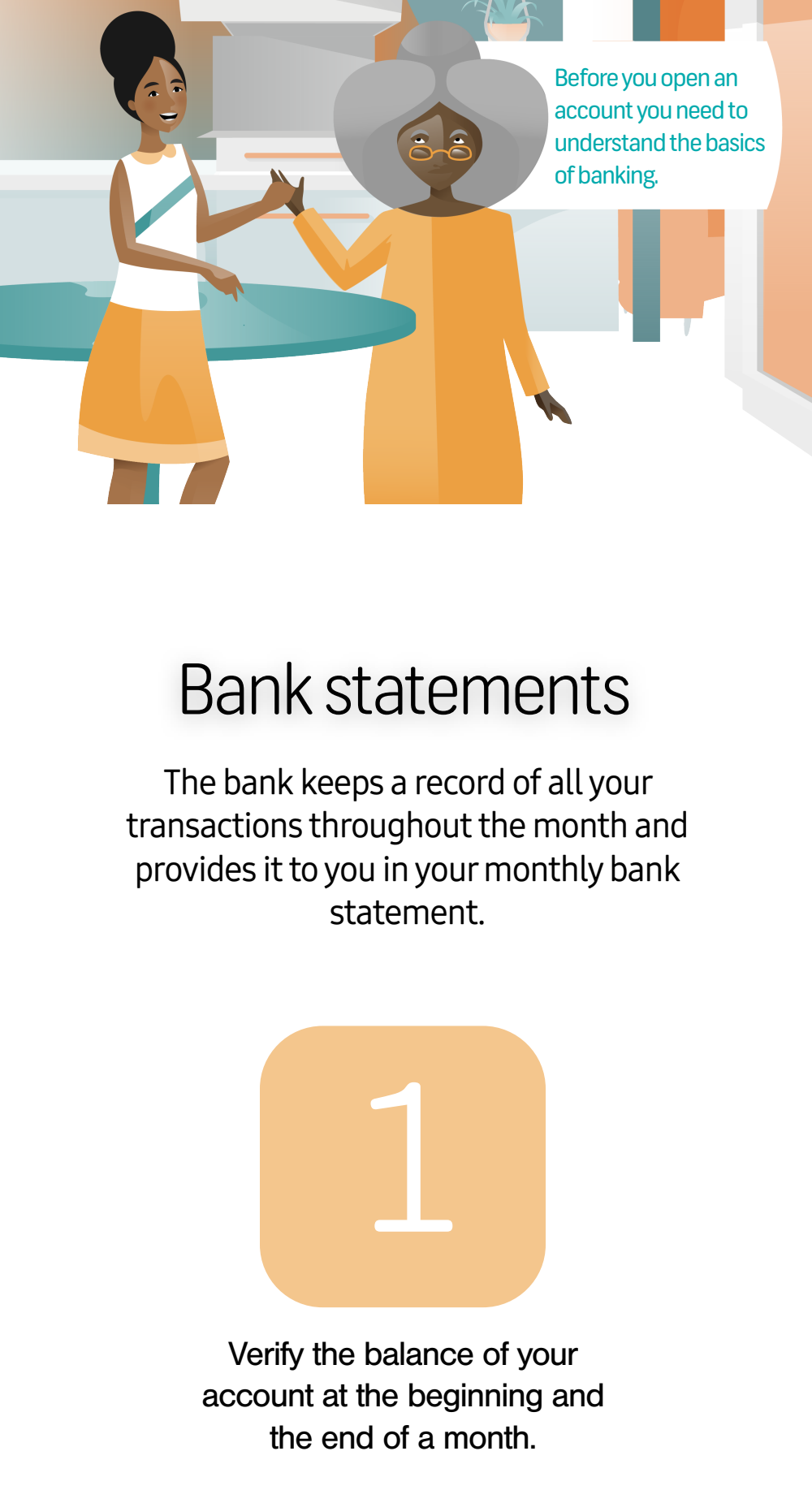


Transacting

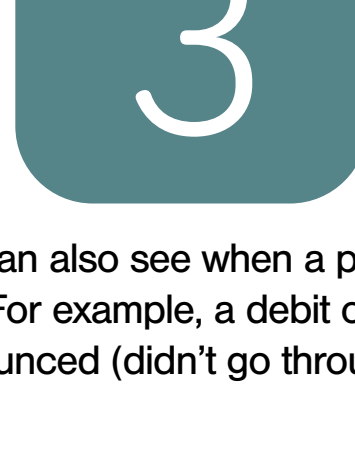
I don't understand banking fees ...

Do you find yourself in the same situation?

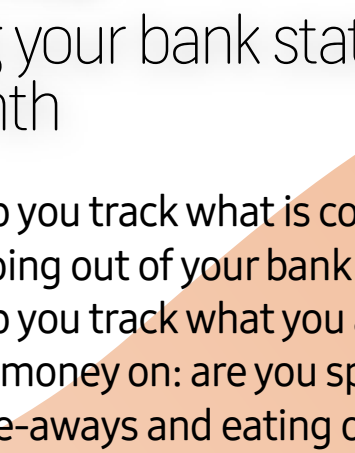


Bank statements

The bank keeps a record of all your transactions throughout the month and provides it to you in your monthly bank statement.



Verify the balance of your account at the beginning and the end of a month.



View all your bank transactions: what money came in and what money went out. This includes deposits, withdrawals, transfers, fees and interest earned or paid.



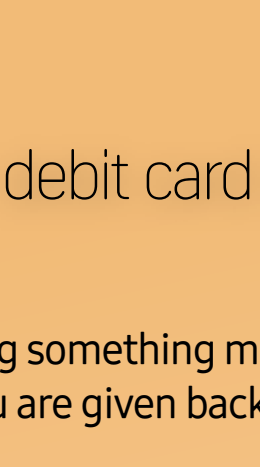
You can also see when a payment failed. For example, a debit order that bounced (didn't go through).

Benefits

to reading your bank statement every month

- It will help you track what is coming in and what is going out of your bank account
- It will help you track what you are spending money on: are you spending a lot on take-aways and eating out? Are you spending a lot on movies and entertainment?

Banking made easy



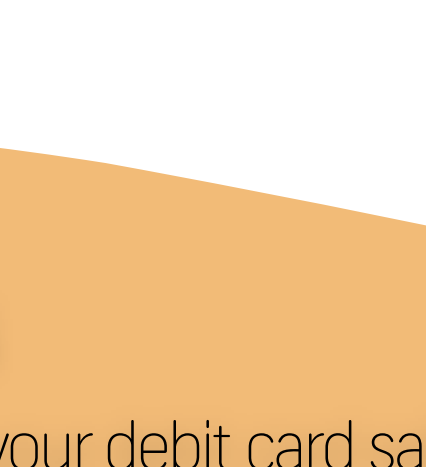
Debit card

A debit card gives you the benefits of electronic banking. You or your employer deposit money into the account and you use the money that you have available. It allows you to shop without having to carry cash.



Debit order

A debit order is another way in which you can pay a person or a business that you owe money to.



Stop order

A stop order is a way in which you pay a person or business that you owe money. You instruct the bank in writing that they must take a set amount from your account every month and pay it into the bank account of that person or business.

Tips

to use your debit card safely

- When buying something make sure that the card you are given back is your own card.
- Do not let your card get out of your sight. Rather go to the card machine with the shop assistant helping you or ask them to bring it to you.

Cellphone banking and online banking

Cellphone banking, also called mobile banking, as well as online banking are all methods of banking in which transactions are conducted electronically.

Safety tips

when using mobile and online banking

- Launch your banking app in secure Wi-Fi networks, don't use free Wi-Fi when doing banking
- Try not to use public devices like shared computers when doing your banking
- Make sure that your device has software to protect it against viruses