

ATM are automated teller machines that dispense cash with the use of a cash card and personal identification number. They are an alternative means of accessing cash and are open 24 hours a day, 7 days a week. Skye bank currently manages over 420 ATMs across the country. Follow the link below to see tips on how to secure yourself when using the ATM and how to use the ATM if you have never used one before.

### Tips when using an ATM

1. Avoid using ATM in deserted locations or if you feel unsecure
2. Scout around to make sure that there are no suspicious – looking people when approaching an ATM
3. Make sure your ATM card is handy when you are ready to use an ATM and you are not constantly fondling through your bag or pocket. This just calls attention to you.
4. Protect your pin at all times, and shield the keypad with your unused hand while keying your Pin with the other. You can never be too careful.
5. Never disclose your PIN to anyone, No staff of Skye bank will ask you for your PIN, so do not volunteer it to anyone, not even the police.
6. Don't be in a hurry to collect cash, you may run the risk of forgetting your Card in the machine, thereby exposing yourself to future fraud.
7. If your card gets trapped in the machine, or your cash was not dispensed, please contact our customer experience desk in the branch where it happened or call the following customer care lines:

**E-business helpdesk:** 01-2705850, 01-7407540-1. Lines are open 24 hours a day.

**Customer Experience Management Helpdesk:** (000 234 1) 8531655, 8948103, 2705857 (00234) 7028390633-5. Lines are open from 8:00am- 6pm, Monday to Friday.