**Steps To Prevent Credit Card Frauds & Misuse**

From online shopping to paying restaurant bills to booking tickets, credit cards have invaded all parts of our lives. While credit cards have made our wallets lighter by replacing cash, rising frauds related to them raises concern too. But what if the same gets stolen or somebody steals the information about it and misuse it?

There are seven easy ways to keep your credit card safe and secure to have a peace of mind.

**Keep unused cards in a safe**

These days, having a number of credit cards is not uncommon. But it’s best to leave those credit cards at home which you rarely use or have assigned for specific things like travel. This strategy would prove to be extremely advantageous in case you lose your wallet; you’d only have to get minimum number of cards replaced.

**Choose secured websites for credit cards**

Let’s admit we live in an age of ubiquitous online shopping. We shop everything, right from grocery to gadgets to home furnishing, online using our ‘dear credit cards’. While credit cards offer convenience, it’s crucial for you to ensure that you use them only on a secured website. The address of the website uses ‘https’ rather than ‘http’ only. Also, the website should display the secured lock either at the bottom right corner or on the top in some browsers. Use a website that has solid encryption software. In order to avoid getting duped, never ever make use of public computers to shop online.

**Sign your card**

Another thing to pay attention is to sign at the back of your credit card as soon as you receive it. This will prevent somebody else from making use of your credit card in case it gets stolen.

**Check your credit card statements**

Another way to keep your credit cards safe is to keep a check on your credit card statements regularly. Any unfamiliar purchase and debits of small amounts could be a sign of a fraudulent activity. Besides, make sure your credit card bill arrives on time. A late arrival could be an indication of identity theft and should be immediately reported to the credit card issuer.

**Be careful at an ATM**

You need to be cautious at an ATM counter. Make sure there is no device attached to ATM slot as it could be a skimmer to capture your credit card information when you swipe it. If you notice the same, immediately alert the bank.

**Keep an eye at the time of transaction**

If a cashier takes too long for the transaction, there are high chances that your card might be getting scanned through skimming terminals to gather the information. Pay attention to the person who is using your card and take it back as soon as possible.

**Buy identity theft insurance and card protection plans**

Identity theft has become quite common these days. It means stealing somebody’s identity to obtain credit in his or her name. Some insurers like Tata AIG have come up with an identity theft and fraudulent charges insurance. It provides you coverage against any fraudulent charges made on your credit card by stealing your identity. You can also go for card protection plans offered by the likes of ICICI bank, HDFC bank, and Axis bank. If you register with them, you would be able to block all your lost cards with a single call. You would also get lost card replacement assistance. There are different membership plans to choose from, starting from Rs 1,399 to Rs 2,185.