

Ċekkijiet

Għalkemm ċekk jaf ikun mod konvenjenti ta' kif tħallas, żgur mhux l-aktar wieħed effiċjenti. Tista' tkun inqas protett milli kieku taqhmel jew tirċeivi flasijiet elettronici permezz tal-bank. Illum, qed jiġi skorajjiet l-użu ta' ċekkijiet u qed jiġi mhegġeg l-użu ta' trasferimenti bejn bank u ieħor, li huma ferm aktar effiċjenti peress li l-fondi ikunu fil-kont tiegħek fi żmien, l-aktar l-aktar, hamest ijiem ta' xogħol.

Trasferimenti bankarji

Hemm diversi modi kif tittrasferixxi l-flus għal bank ieħor:

- Tista' ssaqsi l-bank tiegħek biex jagħmillek *bank draft* fi kwalunkwe munita;
- Tista' tibgħat il-flus elektronikament permezz tas-sistema bankarja, billi tibgħat trasferiment minn bank għal ieħor. Dan idum inqas milli taqhmel transazzjoni bil-*bank draft*. Mhux il-banek kollha jaħdmu bl-istess mod u t-tariffi jistgħu jvarjaw skont il-bank jew l-uffiċċju ta' kambju li juża dak li jkun.

Il-vantaġġi hu li l-flus ikun immedjat u konvenjenti peress li jiġi depożitat direttament fil-kont tal-bejjiegħ. L-iżvantaġġ ewlieni hu li f'każ ta' frodi, huwa sfortunatament diffiċli hafna biex tiehu l-flus lura.

Kards tal- kreditu

Aktarx li l-aktar vantaġġ ovvju li jkollok kard ta' kreditu hu li huma konvenjenti hafna. Il-konsumatur ikun jista' jagħmel pagamenti, ibbukkar u transazzjonijiet oħra onlajn. Bosta kards tal-kreditu joffru ukoll benefiċċji lid-detenturi taqħhom għall-lealtà. Benefiċċju ieħor hu li tkun tista' tixtri prodott jew servizz u imbagħad tikkontesta l-flus jekk tinqala' problema minhabba l-prodott jew servizz li tkun xtrajt (*chargeback*). L-iżvantaġġi li jkollok u li tuża kard ta' kreditu hu li l-konsumaturi jistgħu jonfqu aktar milli jifilhu. Peress li int, fil-prattika, tkun qed issellef il-flus mill-bank, jitolbuk l-imghax fuq l-*statement* kollu jekk ma tħallasx il-bilanċ sħiħ sad-data ta' meta jkun imissek tħallas. Skont it-termini u l-kondizzjonijiet tal-kard tiegħek, jista' jintalab l-imghax mid-data ta' kull xirja jew qbid ta' flus. Hemm ukoll iċ-ċans ta' frodi jew użu mhux awtorizzat.

Kards tad-debitu

Il- kards tad- debitu huma simili f'ċerti aspetti għall-kard tal-kreditu, hlief li meta tuża l-kard tad-debitu tiegħek l-flus johorġu dritt mill-kont tiegħek. L-ammont fil-kont tiegħek huwa dak li inti tiflaħ tonfoq. Huma tajbin jekk trid l-istess konvenjenza ta' kard tal-kreditu, mingħajr ir-riskju li tiddejjen. Bħal fil-każ tal-kards ta' kreditu, hemm iċ-ċans ta' frodi jew użu mhux awtorizzat.



Kwistjonijiet ta' frodi kemm fil-każ ta' kards tal-kreditu kif ukoll tad-debitu

Transazzjoni ta' flus titqies li hi awtorizzata biss jekk min iħallas ikun ta l-kunsens tiegħu. Il-kard għandha tintuża skont it-termini ta' użu li jkollha. Min jużaha irid jgħarraf lill-bank malli jsir jaf bit-telf, serq, jew użu mhux awtorizzat tagħha. F'Malta, il-banek introduċew ukoll is-sistema taċ-*Chip and PIN*". Minflok tiffirma, issa trid iddahhal PIN (*Personal Identification Number*) sigriet ta' erba' numri. Ikun hemm ċip "smart" fil-kard tiegħek. Għandek iżzomm il-kard tal-kreditu jew debitu f'post sekur u qatt m'għandek tixxef il-PIN lil hadd, u lanqas m'għandek iżzommu mal-kard. Qabel ma wieħed jidhol fi transazzjoni onlajn, għandu jiżgura li t-transazzjoni issaqsih għall-kodiċi ta' sigurtà, li hu n-numru li ssib in-naħa ta' wara tal-kard, magħruf ukoll bħala n-numru CVX2.

Chargeback

Dan hu dritt (għalkemm mhux wieħed awtomatiku) mogħti mingħand min johroġ il-kard (permezz tan-network internazzjonali marbut mal-kard) kull darba li jkun hemm ksur tal-kuntratt ta' bejgħ f'ċerti sitwazzjonijiet, speċjalment transazzjonijiet onlajn. Iċ-*chargebacks* jistgħu japplikaw kemm għal karti ta' kreditu kif ukoll ta' debitu li jkunu ta' ditta internazzjonali. Normalment, il-bank li johroġ il-kard jikkuntattja n-netwerk internazzjonali, li min-naħa tiegħu jikkuntattja l-bank li jkun ipproċessa t-transazzjoni tal-kard f'isem il-bejjiegħ. Il-bejjiegħ jista' jwiegħeb, u jista' wkoll joġġezzjona għaċ-*chargeback*. Jekk ma jwegħibx sa ċertu żmien (li s-soltu jkun ta' 42 jum), iċ-*chargeback* jiġi awtomatiku. Il-konsumatur għandu jinforma l-bejjiegħ illi għandu jirrevoka t-transazzjoni jew jerġa' jibgħat l-ordni. Il-limitu ta' żmien biex titlob *chargeback* hu normalment ta' 30 jum mid-data tat-transazzjoni (jiġifieri jekk il-prodott ma jasalx fi żmien 30 jum, għandu japplika għal *chargeback*. Iċ-*chargebacks* MA JAPPLIKAWX f' kaži ta' kwalità fqira tal-prodott jew tas-servizz jew meta l-ammont tat-talba għal *chargeback* ma jkunx speċifikat. L-ispejjeż relatati mal-investigazzjoni jistgħu jintraddu lura jekk iċ-*chargeback* jirnexxi.

THERE ARE SEVERAL PAYMENT OPTIONS OTHER THAN CASH, EACH WITH ITS ADVANTAGES AND DISADVANTAGES

payment methods



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Cheques

Although a cheque may be a convenient way to pay, it is certainly not the most efficient method of payment. You might be less protected than if you make or receive electronic payments through your bank. Nowadays, cheque use is being discouraged and the use of bank-to-bank transfers is being promoted which are much more efficient as funds would be available in your account within five working days, at most.

Bank transfers

There are several ways to transfer money to another bank:

- You can ask your bank to issue a bank draft in any currency.
- You can send money electronically through the banking system, by sending a transfer from one bank to another. This is faster than transacting by bank draft. Not all banks operate in the same way and charges may vary depending on the bank or exchange bureau one uses.

The advantage is that the payment is immediate and convenient as it is deposited directly into the seller's account. The main disadvantage is that in cases of fraud, payment is unfortunately very difficult to recover.

Credit cards

Probably the most obvious advantage of owning a credit card is that they are highly convenient. The consumer is able to make online purchases, reservations and other transactions. Most credit cards also offer benefits to holders for loyalty. Another benefit is that you can purchase a product or service and then dispute the charge if a problem arises from the purchased good or service (chargeback).

The disadvantages of owning and using credit cards are they may lead consumers to spend more than they can afford. As you are, in practice borrowing money from the bank, you are charged interest on the statement total if you do not pay the full balance by the due date. Depending on your card's terms and conditions, interest may be charged from the date of each purchase, or cash withdrawal. There is also the possibility of fraud or unauthorised use.

Debit cards

Debit cards are similar in some respects to a credit card, except that when you use your debit card the money comes directly out of your account. The amount in your account is how much you can afford to spend. They are suitable if you want the same convenience of a credit card, without the risk of incurring debts. As is in the case of credit cards, there is the possibility of fraud and unauthorised use.



Fraud Issues in both credit card and debit cards

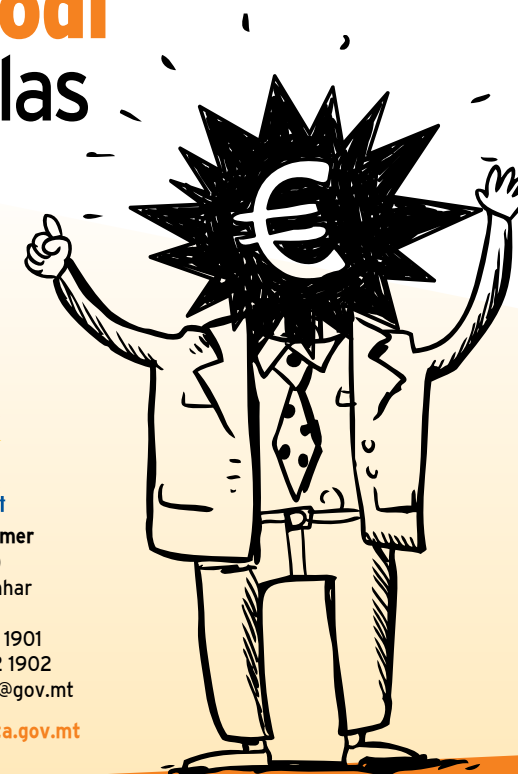
A Payment transaction is considered to be authorised only if there is the payer's consent. The card must be used according to its terms of use. The user must inform the bank as soon as he becomes aware of loss, theft or is unauthorised use of the card. In Malta, the banks have also introduced the "Chip and PIN" system. Instead of signing you must now enter a secret four-digit pin. Your card will have a "smart" chip embedded inside the card. You should keep a credit card or debit card in a safe place and never reveal the PIN (Personal Identification Number) to anyone, nor should you keep it with the card. Before entering an online transaction one should make sure that the transaction asks for the security code, which is the number on the back of the card, also known as the CVX2 number.

Chargeback

This is a right (though not an automatic one) granted by the card issuer (through the international network to which the card is linked) whenever there is a breach in a contract of sale in particular situations, especially online transactions. Chargebacks may apply to both credit cards and internationally branded debit cards. Normally, the issuing bank contacts the international network, which in turn contacts the bank which processed the card transaction on behalf of the merchant. The merchant may reply, and may also object to the chargeback. If he does not reply within a certain time frame (usually within 42 days), the chargeback becomes automatic. The consumer must inform the seller who is bound to reverse the transaction or re-send the order. The time-limit to request a chargeback is usually 30 days from the date of the transaction (i.e. if the product does not arrive within 30 days, he has to apply for a chargeback). Chargebacks **do not apply** in cases of poor quality of the service or product or where the amount of claim for chargeback is not specified. Costs related to the investigation may be refunded if the chargeback is successful.

HEMM GHADD TA' METODI TA' HLAS,
BARRA FLUS KONTANTI, MINN FEJN TAGHŻEL
KOLLHA BIL-VANTAĠĠI U L-IŻVANTAĠĠI TAGHHOM

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