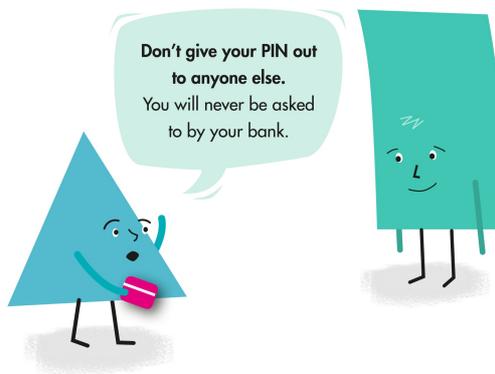


Cards and PINs

Here are some tips for keeping your credit and debit cards and PINs safe.



The loss or theft of a credit or debit card can be worrying and inconvenient. But if someone also gets your PIN, you face an even greater risk of losing money. Banks typically cover any loss if you take reasonable care of your card and PIN and report any loss promptly. If you haven't taken reasonable care, you are unlikely to recover the money. Protecting your cards and PINs is therefore vital, as is selecting a secure PIN and knowing what to do if you lose a card.

Reasonable care

You need to take reasonable care of your cards, much as you do with wallets and keys. You don't need to know the exact location of your cards at all times, but you should know their general whereabouts, such as at home, in your bag or in your pocket. You shouldn't leave cards unattended in a wallet or purse, or anywhere a thief could remove them without being noticed.

It is not reasonable to leave your card:

- inside a car
- in a jacket pocket when the jacket is unattended in a public place, like a café
- in a hotel when you are out (unless it is in a hotel safe).

Remember to remove your card when using it at an ATM, shop, restaurant or any other outlet after making a purchase.

Losing a card

If you can't find your card, tell your bank as soon as possible. Banks have dedicated phone lines to report lost or

stolen cards. If you are overseas, keep a note of the phone number with your travel documents.

Limiting access

You can specify the accounts that are linked to a card. The fewer a thief or scammer can access, the lower any potential loss will be. Talk to your bank about which accounts should not have card access.

Selecting PINs

Follow these tips when making up a PIN:

- Avoid obvious number combinations or sequences (for example, 1234 or 0000).
- Avoid using birthdays, anniversaries, home addresses, parts of your phone number or other numbers easily connected with you.
- Avoid sequences that also form part of your card number.
- Use a different PIN for every card.

Protecting your PIN

Commit it to memory and never write it down. Don't tell anyone your PIN – and that includes family members, police or bank staff. Note that banks will never ask for your PIN. Never reply to any email asking for your PIN (or asking you to update your PIN). It's bound to be fraudulent.

Never store your PIN (even in disguised form) on any device, including mobile phones, computers, tablets or other electronic devices. If you have done so already, delete it and get a new PIN.

You should take reasonable care when entering your PIN at an ATM or an eftpos machine in a shop so as to stop someone from seeing it. If you think someone may know your PIN, contact your bank immediately and get a new one.



The bank will typically cover your losses if you have taken reasonable care of you card and PIN and promptly reported the lost or stolen card.