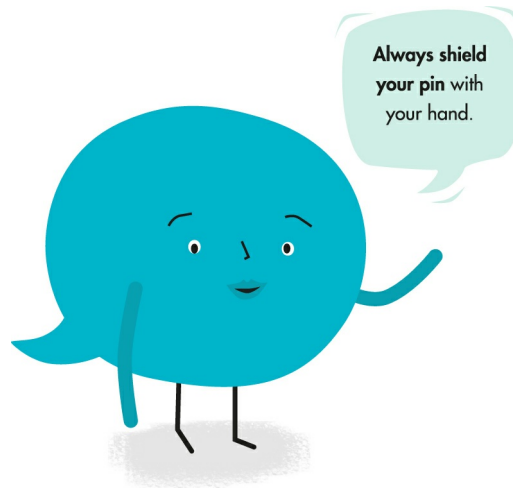


ATMs

ATMs are quick and convenient, but there are things to remember when withdrawing cash in this way.



Security

When entering your PIN, shield your hand from view so people around you can't see it. This reduces the chance of somebody "shoulder surfing" your PIN and using your card fraudulently. Some ATMs have built-in security features to protect customers from fraud. You won't be held responsible for fraudulent use of your card as long as you take reasonable care when using an ATM.

Fees and charges

ATM fees will vary depending on your bank and the type of account you have. You can get information about ATM fees from your bank.

Generally, you can use your bank's ATMs free of charge if your account has free electronic transactions. Most banks charge a standard fee for using another bank's ATM. This may include balance enquiries.

When something goes wrong

Contact your bank as soon as possible if something goes wrong when you use an ATM, even one operated by another bank. (Your bank will have to contact the other bank.) Typical problems include the machine:

- not returning your card

- not dispensing the requested amount of cash
- incorrectly processing a deposit.

The ATM may not have enough cash inside. Whatever the problem, your bank will adjust your account balance accordingly after discovering the cause of the problem.

