

Keep your cards *safe*




Home Office





Make crime more difficult for fraudsters

- **Treat your cards like cash.**
- **Always check your bank and credit card statements carefully.**
- **Store personal information securely.**

Safeguard your card and card details

- Be wary of letting your card out of your sight when making a transaction, particularly in bars and restaurants, and especially when abroad.
- Make sure you know who you are dealing with before disclosing card details. If in any doubt undertake additional checks before handing over the details.
- Be wary of unprompted phone or email requests asking you to divulge financial details - even if the caller claims to be from a bank or the police.

- Card details appear on some receipts so keep them safe or throw them away carefully.
- Regularly check your statements for unfamiliar transactions.

Keep your personal identification number (PIN) secret

- Never tell anyone your PIN, even if they claim to be from a bank or the police.
- Never write down your PIN and keep it with your card.
- If you think someone has discovered your PIN you can change it at a cash machine. You should also notify your card issuer immediately.

Shopping with confidence online

Using a computer is an extremely safe way of making a plastic card transaction. Follow these steps to keep internet payments secure:

- Use a computer that you know is secure - which means one with up-to-date anti-virus software and a firewall installed. Be particularly wary of making a transaction using internet cafes or public computers.
- Only shop at secure websites - ensure the security icon (the locked padlock or unbroken key symbol) is showing in your browser window before sending your card details.

The beginning of the retailer's internet address should change from 'http' to 'https' when a purchase is made using a secure connection. Use sites you can trust, for example sites you know or that have been recommended or that carry the TrustUK logo.

- Keep PINs, passwords and personal information safe – always be wary of emails asking you to click on a link or confirm your details. Reputable retailers, banks and the police would never ask you to disclose or confirm sensitive personal or security information, including your PIN. If in doubt phone the organisation to check first.
- Keep a record of any transaction you make – preferably print it out. Make sure you: understand what you are paying for, know the merchant's refund policy and delivery conditions, and have the merchant's delivery address. This will help your card issuer take up your case if you subsequently have any difficulties.



Using cash machines safely

The likelihood of becoming a fraud victim at a cash machine is very low and the following points will help keep your cards and cash safe:

- Always put your own safety first. Don't use a cash machine if you notice anyone behaving suspiciously around it or you spot anything suspicious on the cash machine itself - and report your suspicions to the bank concerned or the police.
- If your card is retained by the cash machine contact your card issuer immediately.

Going abroad with cards

- Only take the cards you intend to use – store the rest securely at home.
- Make a note of your card issuers' emergency contact numbers and keep the information somewhere other than your purse or wallet.

Safeguard your identity

- Make sure you get your post redirected if you move house - your mail is valuable information in the wrong hands, especially your financial information.
- Dispose of personal documents such as bills, statements and receipts with care. Rip them up or shred them.

- Double-check your ID has not been stolen by checking your credit reference with

Experian* www.experian.co.uk

Equifax* www.equifax.co.uk or

Call Credit* www.callcredit.co.uk

*There is a small charge for this service.

What if you are a victim of card fraud?

- Report lost or stolen cards or suspected fraud to your card issuer immediately. The 24-hour emergency number will be on your statement or call directory enquiries.
- If you are the victim of card fraud the most you will ever have to pay is £50. However, if you have acted fraudulently or without reasonable care, for example, by keeping your PIN written down with your card, you will be liable for all the losses.

For more information visit
www.cardwatch.org.uk