

ATM & Debit Card Safety

- Follow the instructions on the display screen, e.g. do not key in your PIN until the ATM requests you to do so.
- If you feel the ATM is not working normally, press the Cancel key and withdraw your card and then proceed to another ATM, reporting the matter to your financial institution.
- If you have difficulty inserting your card into the slot, never force your card into the slot.
- If your card gets jammed, retained or lost, or if you are interfered with at an ATM, report this immediately to the bank and/or police using the help line provided or nearest phone.
- Do not be in a hurry during the transaction, and carefully secure your card & cash in your wallet, handbag or pocket before leaving the ATM.
- Draw a line through any blank amount lines that appear above the total amount line. Never sign a blank receipt slip.
- Memorize your PIN (if you must write it down, do so in a disguised manner and never carry it with your card).
- NEVER disclose your PIN to anyone, whether to a family member, bank staff or police.
- Do not use obvious and guessable numbers for your PIN like your date of birth.
- Change your PIN periodically; if you think it may have been compromised, change it immediately.
- Save all of your receipts so you can refer to them at a later time. Never discard your receipt in a public trash container.
- Regularly check your account balance and bank statements and report any discrepancies to your bank immediately.



PROTECT PRIVACY

ATM & Debit Card Safety

- Where possible, use ATMs with which you are most familiar. Alternatively, choose well-lit well-placed ATMs where you feel comfortable.
- Scan the whole ATM area before you approach it. Avoid using the ATM altogether if there are any suspicious-looking individuals around or if it looks too isolated or unsafe.
- Avoid opening your purse, bag or wallet while in the queue for the ATM. Have your card ready in your hand before you approach the ATM.
- Keep your card in view at all times when making a purchase.
- Notice if anything looks unusual or suspicious about the ATM indicating it might have been altered. If the ATM appears to have any attachments to the card slot or key pad, do not use it. Check for unusual instructions on the display screen and for suspicious blank screens. If you suspect that the ATM has been interfered with, proceed to another ATM and inform the bank.
- Avoid ATMs which have messages or signs fixed to them indicating that the screen directions have been changed, especially if the message is posted over the card reader. Banks and other ATM owners will not put up messages directing you to specific ATMs, nor would they direct you to use an ATM which has been altered.
- Be especially cautious when strangers offer to help you at an ATM, even if your card is stuck or you are experiencing difficulty with the transaction. You should not allow anyone to distract you while you are at the ATM.
- Check that other individuals in the queue keep an acceptable distance from you. Be on the look-out for individuals who might be watching you enter your PIN.
- Stand close to the ATM and shield the keypad with your hand when keying in your PIN (you may wish to use the knuckle of your middle finger to key in the PIN).



PROTECT PRIVACY