

# Debit & Credit Card Fraud

A **CREDIT CARD** is a card that can be provided either by your bank or by any other bank that accepts your application and enables you to carry out an electronic payment transaction for a 'loan' provided to you by the bank that issued it.

Report lost or stolen cards immediately to the bank that issued the card.

Sign your card on the signature panel as soon as you receive it.

Keep the following details: credit card name, card number, expiry date, 24-hour customer service number in case your cards are stolen.

Do not include your card number in an email.



Protect your cards as if they were cash – never let them out of your possession or control.



Do not give out your card number over the phone.

Do not leave your credit cards in your car's glove compartment.



Do not lend your cards to anyone. You are responsible for their use.

Choose a personal identification number (PIN) that is easy for you to remember but difficult for others to guess.

Never tell anyone your PIN. No one from a financial institution, the police, or a shop should ask for your PIN. You are the only person who needs to know it.

Do not volunteer any personal information when you use your cards.

Never write down your PIN – memorise it.



When typing in your PIN, cover the keypad so others cannot see it.

Always make sure that sales vouchers are for the correct purchase amount before you sign them.

Always keep copies of your sales vouchers, credit card and ATM receipts.



Always check your billing statement to make sure the purchase amounts are correct and that there are no suspicious charges.

Ask whether your bank has a service that automatically texts you when the card is used. If it has, activate it.



Always put disputes regarding your billing statements in writing immediately upon becoming aware of the disputed item.

Read your credit card agreement and billing statements carefully for information regarding dispute notification requirements.



If you receive a replacement card, destroy your old card. Destroy cards for cancelled accounts.

Shop with retailers you know and trust. Make sure internet purchases are secured with encryption to protect your account information.