

# Looking after your credit and debit cards and PINs

Losing your credit or debit card, or having it stolen, can be both worrying and inconvenient. But if details of your PIN are also obtained or guessed, there is an even greater risk you will lose a lot of money.

While banking service providers will typically cover any loss if you have taken reasonable care of your card and PIN and reported any loss to them promptly, if you haven't, you are likely to have to take the loss yourself.

It's therefore important that you take care to protect your credit and debit cards and PINs, know how to select a secure PIN, and know what to do if you lose a card.

## How should I look after my credit and debit cards?

You need to take reasonable care to look after your cards – much in the same way you look after your wallet and keys.

You don't need to be aware of the exact location of your cards at all times, but you should know the general whereabouts of where they are (for example, at home, in your bag, etc).

Your cards shouldn't be left unattended in a wallet or purse, or anywhere a thief could remove a card without being noticed.

It would not usually be reasonable to leave your card:

- Inside a car on the seat, or in view on the dashboard.
- On your bedside table when you are not home.
- In a hotel room on a table when you are out.

Take care not to leave your card in an ATM or at a shop or restaurant after purchasing something.

## How to contact us

## **What should I do if I lose or cannot find my card?**

If you find that your card is missing, you should advise your banking service provider as soon as possible. Banking service providers provide dedicated phone numbers to report lost or stolen cards, both within New Zealand and from overseas. If you're travelling, keep a note of the phone number with your travel documents.

## **I have a lot of money in one of my accounts, how can I make sure it can't be accessed using my card?**

If you have an account which contains a large balance or line of credit, you may wish to ensure that the funds cannot be accessed by using your card. You should ask your banking service provider for advice about how to restrict card access to only those accounts which you allow.

## **How should I select a secure PIN?**

There are a number of things to remember when selecting a PIN number, to help ensure it is secure:

- Don't use number combinations or sequences that can be easily guessed.
- Don't use combinations like 3456 or 0000, birthdays, anniversary dates, home addresses, parts of your phone number or other numbers easily connected with you.
- Don't use parts of numbers in the order in which they are printed on any of your cards.
- Don't use the same PIN number for different cards or log-ins.

## **How should I take care of my PIN?**

You shouldn't write your PIN number anywhere, or tell anyone else, including family members, police, or banking service provider staff what it is.

You must not store your PIN on any device, including a mobile phone, computer, ipad, or similar electronic device (even if it is encrypted). If you have already stored it on an electronic device, you should delete it and get a new PIN.

You should take reasonable care when entering your PIN at an ATM or into an EFTPOS machine to stop someone else seeing it.

If you become aware that someone else may know your PIN, you should contact your banking service provider as soon as possible, and ask for a new PIN.

### **How to contact us**

Freephone 0800 805 950 Email [help@bankomb.org.nz](mailto:help@bankomb.org.nz)  
Web [www.bankomb.org.nz](http://www.bankomb.org.nz) Facebook [www.facebook.com/bankombnz](http://www.facebook.com/bankombnz)

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