

Contactless cards

They win on convenience but do require you to take a little more care in case of theft or fraud.



Contactless cards are a quick and easy way to make payments without the need to swipe a card or enter a PIN. Users simply hold the card close to a contactless terminal. Purchases up to \$200 can be made in this way. Transactions over this amount require a PIN. Banks are automatically issuing new or replacement cards with contactless technology.

Advantages

They're convenient and easy to use. And they're great for people who struggle to see PIN keypads. They can also reduce the risk of fraud because you don't need to hand over your card.

Disadvantages

There is a greater chance of transactions being made without your knowledge or consent. However, you won't be liable for any loss resulting from any unauthorised use of your card unless:

- you have acted fraudulently or negligently
- you have contributed to the unauthorised use of your card, such as by failing to take reasonable care of it, or by taking an unreasonable time to notify your bank about the loss of your card.

Taking care of your card is especially important if it contains contactless technology. Contact your bank

immediately if it is lost or stolen, or if you notice unauthorised transactions on your statements. For more about protecting your card, see our Quick Guides Cards and PINs and Mobile banking.

Accidental purchases

These are highly unlikely. Your card needs to be very close to a payment terminal to work. This prevents unintended walk-by purchases.

Double payments

These aren't possible. The technology permits you to pay for each transaction only once. Even if you present your card to a terminal several times, just one transaction will go through. Nor will accidentally presenting two contactless cards result in more than one purchase.

How we can help

We can consider complaints about such things as unauthorised transactions and fraudulent use of contactless cards, but we cannot look into a bank's decision to issue a card with contactless technology, nor can we require a bank to issue a card without contactless technology. Talk to your bank about your options if don't want such a card.

Further information

See the [MasterCard](#) and [Visa](#) websites for more on contactless technology.



Contact your bank immediately if your card is lost, stolen or if you notice unauthorised transactions on your statements.