

## MORE INFORMATION

For more information on protecting your Cards, PINs and Passwords, see your bank's current terms and conditions of use or a copy of the Code of Banking Practice.

The Code records member banks' obligations to their customers by recording good banking practice and promoting good bank/customer relationships and communication, including the standards agreed for Cards, PINs and Passwords.

Copies of the Code of Banking Practice are available from all member banks or on request from the New Zealand Bankers' Association. The Code is also online at [www.nzba.org.nz](http://www.nzba.org.nz)

## MEMBER BANKS

ANZ Banking Group (New Zealand) Limited

ASB Bank Limited

Bank of New Zealand

Citibank NA

The Hongkong and Shanghai Banking Corporation Limited

Kiwibank Limited

The National Bank of New Zealand Limited

TSB Bank Limited

Westpac Banking Corporation

# Protecting your Cards, PINs & Passwords



# PROTECTING YOUR CARDS, PINS & PASSWORDS

## WHY PROTECT YOUR CARDS, PINS AND PASSWORDS?

Cards that are lost or stolen either with their PINs or Passwords or where the PINs or Passwords are easily guessed may be used to access your accounts. This could result in the loss of funds from your account. You are responsible for taking reasonable steps to safeguard your Card, PIN and/or Password. If you don't you may be liable for some or all transactions that you did not authorise.

## TIPS FOR PROTECTING YOUR CARDS, PINS AND PASSWORDS

To help safeguard your Card, Pin and/or Password you should always follow these simple rules:

- Choose a suitable PIN and/or Password. Unsuitable PINs or Passwords are likely to include:
  - sequential numbers (e.g. 3456);
  - number combinations that may be easily guessed (e.g. 1111);
  - parts of your telephone number;
  - parts of numbers in the order in which they are printed on any of your Cards;
  - other easily accessible personal data (e.g. birth dates, months or years, drivers licence, or other numbers easily connected with you) as these may be stolen together with your Card; or
  - family, pet or street names.

If you are unsure what is a suitable PIN or Password, please check with your bank.

- Memorise your PIN or Password. Do not write it down on Cards or anywhere else.

- Take care of your Cards. Either lock them away safely or keep them on you at all times. Take particular care in crowded places like nightclubs, hotels or restaurants where pickpockets could be active. When you are using your card, never let it out of your sight.
- Always sign new Cards as soon as you receive them.
- Do not tell anyone else your PIN or Password or let them have access to your Card (not even the Police, bank staff or your friends and family). There is no legitimate reason why anyone would require your PIN. Even during an investigation by bank staff or Police your PIN is not required.
- Make sure no-one can see you enter your PIN at ATMs or when using EFTPOS.
- You should consider using a different PIN or Password for different Cards or equipment. For example, don't use your Card PIN or Password for your locker or burglar alarm.
- Always remember to get your Card back after using it.
- Tell your bank if you change your address, so replacement Cards are sent to the correct place.

### AND REMEMBER...

There are risks involved if you give your Card details and authorise transactions before you receive goods or services.

You are responsible for promptly advising your bank of the loss, theft or unauthorised use of Cards or disclosure of your PIN or Password as soon as you are aware that this has happened. If you don't, you may be liable for some or all transactions that you did not authorise.