

## Play your part in fighting fraud

- Always keep your card in your possession and never let it out of your sight.
- If you do discover that your card is missing, tell us straight away.
- Never let anyone else know your Personal Identification Number (PIN).
- When using a cash machine, be wary of anyone trying to watch you enter your PIN.
- Only deal with reputable companies when using your card for purchases over the phone or through the Internet.
- Check your sales voucher to make sure that the total is correct and complete before you sign. Keep your copy safe.
- Check your statements. If you see a transaction that you don't recognise, tell us straight away.

**With your help, we can beat card fraud.**

**Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print or Braille.**

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FRAUD 06/08

The **co-operative** bank  
good with money

## Paying with plastic?

Essential reading to help keep your card and money secure at home and abroad.

## 24-hour helpline

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. Call charges from other companies may vary and you may want to check this with your service provider.



## Combating fraud for your peace of mind

Did you know that last year in the UK over £500 million was stolen through the fraudulent use of credit and debit cards? Not surprisingly, therefore, we're doing all we can to beat card fraud and to make sure that you feel confident about using your Co-operative Bank cards, wherever you are.

### What are we doing?

At The Co-operative Bank, we have in place a number of measures which, with your co-operation, will play a major role in combating card crime.

These include:

- the implementation of Chip and PIN
- the use of sophisticated fraud prevention systems
- the implementation of Verified by Visa (VbV) taking card security to the next level.

Part of our fraud prevention measures may include, from time to time a series of additional checks when you use your card, either at home or abroad. Please remember that any questions we ask you, or steps we ask you to take, are intended to make sure that it's you using your card and not a fraudster on a spending spree. The additional checks are in no way related to your credit worthiness.

### What can you do?

Call our 24-hour helpline **BEFORE** you travel abroad and use your card.

This will help prevent fraud and reduce the possibility of you being affected by our fraud prevention controls – an essential step to the success in our fight against card fraud.

### What may happen?

When you pay with your card, the retailer may be asked to phone The Co-operative Bank. You will then be asked to speak to us and confirm certain details about yourself and/or your account. Once these checks have been completed, provided you have sufficient availability of credit, your transaction will be authorised.

Certain retailers, particularly those abroad, may not be fully aware of this procedure and so may either refuse to accept your card or tell you that your transaction has been declined. If this happens, we may, for your security, remove all access to your card account.

**DON'T WORRY** – you can regain access to your card account simply by calling the number below:

#### From the UK

**0845 600 6000**

for credit card enquiries

**08457 212 212**

for debit card enquiries

Calls may be monitored or recorded for security and training purposes.

#### From abroad

**+44 845 600 6000**

for credit card enquiries

**+44 8457 212 212**

for debit card enquiries



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### From abroad

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for debit card enquiries

**fraud@cfs.coop**

Keep this with you at all times