

The APACS guide

Keeping your cards safe this summer

Using your credit and debit cards on holiday

Using credit and debit cards when on holiday is so convenient that it's no wonder many of us now rely on them whenever and wherever we travel.

From instant access to local currency from cash machines that recognise our four-digit PINs and even speak to us in our own language, to being able to snap up that holiday bargain we hadn't expected to stumble across, plastic cards now rank alongside toothbrushes and passports as holiday essentials.

The global rollout of chip and PIN is now well underwa. In Europe, the Far East and other destinations you're more likely than ever to

come across chip and PIN terminals in shops, restaurants, hotels and bars – in fact anywhere you use your card to pay for goods and services during your break. If you are asked for your PIN simply enter the same four digits as you do here in the UK to verify your purchase.

It's essential that you memorise your PIN before your travel, as businesses abroad may not allow you to sign as an alternative as some currently do at home. Of course, if you think you'll have difficulty remembering your PIN, why not change it to a number of your choice using the PIN services option at most UK cash machines?



If you only do three things before you go on holiday...

- 1** Only take cards away with you that you intend to use on holiday. Keep others in a secure place at home.
- 2** If you have chip and PIN cards make sure you know the PIN for each plastic card you take – this applies to credit and debit cards. Even if you are not planning to use them to withdraw cash, you may have to enter your PIN in a shop, hotel or restaurant.
- 3** Make sure you have the 24 hour phone numbers for cancelling your cards in case they are lost or stolen – and don't keep the numbers in your wallet.

Card fraud hot-spots for UK tourists

Fraud committed abroad on UK cards may be at a five year low, but £92.5 million of fraud was still committed abroad on UK cards in 2004. The USA has now overtaken France as the most likely destination for card fraud, and Japan entered the top five for the first time.

Top five fraud hot-spots in 2004

1	United States	£16.4m
2	France	£15.8m
3	Spain	£12.3m
4	Italy	£4.8m
5	Japan	£4.3m

Tips for foiling the fraudsters

We all know that losing your cards, or having them stolen, is a huge inconvenience. It is even more inconvenient when you're on holiday.

By following some simple advice you can protect yourself against card theft abroad:

- 1** In hot weather, wearing fewer clothes can mean personal items such as wallets are more visible. Take extra care to ensure that valuables are safe. A concealed money belt is an ideal way to carry your cards and valuables.
- 2** If you drive on holiday, keep handbags and wallets out of sight of opportunist thieves - especially in slow moving traffic. Always remove plastic cards and other valuables from parked cars.

3 Keep an eye on your plastic cards when paying in shops and restaurants. Check your statement carefully for unfamiliar transactions when you return home.

4 You may want to consider letting your bank know in advance if you are going to be using your cards abroad. If your bank spots unusual spending patterns it will try to contact you to check that the transactions are genuine and if they aren't an immediate block can be put on the card.

5 Be aware that your card and card details are as valuable to the fraudster as cash. When paying be wary of letting your card out of your sight and carefully dispose of any receipts or statements that include card details.

And if you're staying in the UK this summer here are some tips to stop the card criminals going on a shopping spree abroad with your cards...

Guard your card and card details at all times.

Safeguard your PIN. Don't tell anyone your personal identification number (PIN) - even if they claim to be from the police or your bank.

When entering your PIN at a cash machine or PIN pad in a restaurant or shop, use your hand or body to shield it from prying eyes. If the PIN pad is on a flexible cord, pick it up and hold it so that you can't be overlooked.

Memorise your PIN and never write it down – you can change your PIN at most UK cash machines to something you can easily remember.