



LINK

Your security and safety

Tips to keep you safe at the ATM



Your safety and security at the ATM

Cash machine crime is rare, but there are simple steps that all cardholders can take to help prevent this.

- Scan the whole ATM area before you approach it. Avoid using the ATM if there are suspicious looking individuals around.
- Check to see if anything looks unusual or suspicious about the ATM or if it looks like it has been tampered with.
- If it appears to have any attachments to the card slot, cash slot or keypad, do not use it. If possible, alert nearby staff or call the police.
- Stand close to the ATM and shield the keypad with your hand when keying in your PIN.

- Check that others in the queue keep a good distance from you.
- If your card gets jammed or retained by the machine or no cash comes out, report this immediately to your bank or building society, ideally using your mobile phone while you are still at the machine.
- Keep your PIN secret. Never reveal your PIN to anyone, whether that is someone claiming to be from your bank, a police officer or, especially, a “helpful” stranger.
- Be especially cautious if strangers try to distract you or offer to help at an ATM, even if your card is stuck or you are experiencing difficulty with the transaction.
- Regularly check your account balance and keep your receipt to check against your statement.

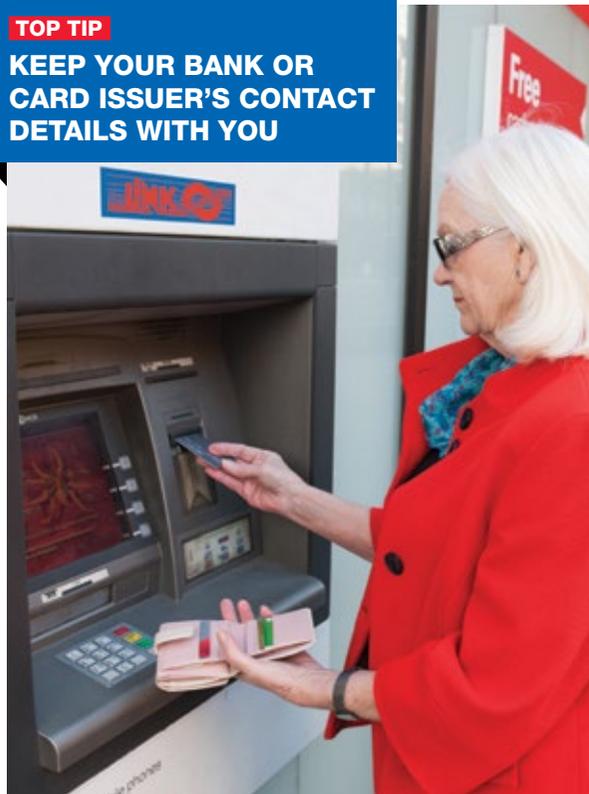


What to do if your card is retained or your cash is not dispensed

- Always keep a note of your card issuer or bank's contact details.
- Should you incorrectly enter your PIN three times, the PIN will be disabled. If this happens, you should contact your card issuer or bank as soon as possible as they will need to advise you on how to reset your PIN.
- If the ATM you used was located in or outside a branch or shop, staff at the branch or shop are neither able nor authorised to remove or return any retained cards. A replacement card will have to be ordered for you.
- If you are distracted and do not take your money from the cash dispenser, it will be retracted back into the ATM. This usually happens between 15 and 60 seconds. Under these circumstances, you should contact your card issuer or bank. In some instances, the ATM does not have the ability to retract the money and it is left in a tray below the ATM.

- If you have requested money and it is not dispensed or the amount dispensed is incorrect, it will normally be returned to your account between 24 and 48 hours. If this does not happen, contact your card issuer or bank, who will be able to progress this for you.
- The rule in most instances is to contact your card issuer or bank about any queries regarding cash dispense or card retention.

TOP TIP
KEEP YOUR BANK OR CARD ISSUER'S CONTACT DETAILS WITH YOU



Where is your nearest ATM?

To find out where your nearest ATM is, visit www.link.co.uk and go to the ATM Locator page and enter your postcode or town. The site will bring up your nearest ATMs.

The details for each ATM show:

- if it is a surcharging machine and how much it will charge
- if it dispenses £5 notes
- if there is audio or tactile assistance
- if there is disabled access
- if you can top up your mobile phone.

Suggest a site

You can suggest a site for improved customer security on the LINK website (under Cardholders > Suggest a site). If you know of an existing ATM that you feel is particularly unsafe, fill in the online form and we will work with our Members to assess any possibilities of improving personal security.