

Do not be a victim of ATM fraud

### How does this fraud happen?

Fraudsters fit false devices over the whole ATM fascia. You will still be able to insert your card into the ATM and complete your transaction, but the false device will record the information contained in your card's magnetic strip. The fraudsters either watch you input your PIN or place a camera onto the ATM to obtain the PIN. They can now create a counterfeit card and withdraw money from your account.

### How to spot this device?

- The green flashing light below or above the card slot will be blocked by the false device.
- The ATM may have incorrect signage - e.g. RBS signage on an HSBC machine.



If you see a false device or suspicious ATM, do not use it or try to remove the device. The fraudsters may be nearby and could use violence to prevent you from removing it. Instead move to a reasonable distance from the ATM and call the Police.

### What is HSBC doing to prevent this fraud?

- Chip and PIN technology. Fraudsters can only compromise the magnetic stripe on the card with these devices and not the chip. Our detection system can identify ATM activity where the magnetic stripe has been used instead of the chip and decline these transactions.
- Raising customer and branch staff awareness of ATM fraud through posters, ATM screen messages and statement messages/inserts.

- Liaising with Police forces nationwide to gain their support in arresting fraudsters.

### What can you do to help?

- Use your hand as a shield while entering your PIN;
- Be vigilant;
- Do not be distracted;
- Don't enter your PIN if someone is watching you and never reveal your PIN to anyone; and
- Ensure your contact telephone numbers are correct so we can call to confirm any unusual card activity. Advise us of your travel plans so we can update our Fraud Detection systems and reduce the possibility of inconvenience when using your cards abroad. Call 2380 2380