

Smart Tips on Using Automated Teller Machines

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Major Safety Tips on Using ATMs

ATM cards and passwords – Keep your Automated Teller Machine (ATM) card safe. Set a password that is difficult to guess and different from the ones for other services. Change your password regularly. Do not keep your ATM card and password together.

ATMs – Beware of anything unusual about the card insertion slot, keypad and keypad cover (e.g. whether any suspicious device is installed). Cover the keypad with your hand when entering your password and check whether anyone is trying to peek at your password.

Handling your cash withdrawals – Count the banknotes immediately after each cash withdrawal. Do not take away any banknotes at the cash dispenser or ATM card at the card insertion slot left behind by someone else. Let the banknotes or ATM card return to the ATM automatically.

Overseas cash withdrawals – If you intend to withdraw cash from overseas ATMs, check with your bank whether your intended overseas destination can support cash withdrawal using your ATM card. You should also activate the overseas ATM cash withdrawal function in advance and set a prudent overseas ATM cash withdrawal limit and an activation period.

Messages from banks – Check the transaction records provided by your bank in a timely manner. Inform your bank immediately if you lose your ATM card, or in case of any suspicious transactions or situations. Banks will not ask for any sensitive personal information (including passwords) through phone calls or emails.