

# Safe use of your 'pinpas' bank card

You can pay simply, quickly and safely with your 'pinpas' card. Since this has now become so commonplace, habits that might allow improper use can develop unnoticed.



ABN AMRO therefore takes various measures to guarantee as far as possible safe use of the 'pinpas' card. You can also make a contribution to safety and security by observing the following tips.

## Look after your 'pinpas' card carefully

Never leave it unattended anywhere. Put your 'pinpas' card away carefully after use and check that you've received your own 'pinpas' card back.

## Always keep your PIN secret

Never disclose your PIN (personal identification number) to anyone else. There is **no reason whatsoever** for other people to ask what it is, not even one of the bank's staff. Under no circumstances allow anyone to watch while you key in your PIN, not even friends or family members or 'helpful' bystanders. Screen the panel off as much as possible with your hand and body.

## Select or change your PIN

ABN AMRO Bank is the only bank in the Netherlands that lets you select your own PIN. If you know or suspect that other people know what your PIN is, change it immediately. This is very easy to do at any ABN AMRO bankshop in the Netherlands. We advise you to select a PIN that is not easy for other people to guess.



So choose a unique code.

An important personal date or your postcode or zip code is therefore not suitable. It's also risky to write your PIN down, whether encoded or not, or to use the same code as an access code for other purposes, such as to listen to your voice mail for instance.

## Don't withdraw money if you don't feel safe at the cash machine

Banks do everything possible to make cash machines secure and to position them safely. Despite this, it's always sensible to be aware of what's going on around you when you're withdrawing money. If you don't feel safe at a cash machine, we advise you not to use your card there. Never enter your PIN again if some 'helpful' person suggests you do so!

### Use a different payment method if you suspect you can't use your PIN safely

If a point of sale terminal is positioned so that other people for instance can watch while you enter your PIN, pay cash or use your 'chipknip' electronic wallet. You should always swipe your 'pinpas' card through the card reader yourself. Also, be on your guard if you have to hand over your card. Make sure that you never lose sight of your 'pinpas' card.

### Improper use, loss and theft

In the event of loss, theft or actual or suspected improper use arrange for your 'pinpas' card to be blocked as quickly as possible. Always carry the relevant phone numbers with you, including when you're on holiday. Note these numbers in your diary for instance, or store them on your mobile phone.

**You can contact ABN AMRO 24 hours a day on 0900 - 00 24, choose '4' for the English menu, local rate, and from abroad on +31 10 282 07 24.**  
**If you use our Stand-By Service, call:**  
**Alarm no.: 0800 - 07 01 (free)**  
**Help desk no.: 0900 - 97 97 (local rate)**  
**From abroad: +31 20 651 59 27**

**Theft:** If your 'pinpas' card is stolen, have it blocked immediately via ABN AMRO's 24-hour service and report the theft to the police as quickly as possible.

**Loss:** If you have lost your 'pinpas' card, you don't need to report this to the police. What you do have to do is arrange for use of the card to be blocked as quickly as possible.

### Making payment with your signature rather than your PIN?

Unlike the Netherlands, when you're abroad (e.g. Spain, France and Portugal) in certain situations you can also pay with your PIN card without keying in your PIN. In that case the terminal produces a transaction slip which you have to sign. Naturally for each transaction a check is made on your account balance. A check is also made to determine whether your 'pinpas' card has been recorded as blocked. The retailer must keep the transaction slip. It is also advisable for you to keep your transaction slip too. You can then always compare the transaction with the amount debited to your account.

### How can I obtain money if my 'pinpas' card is stolen when I'm abroad?

The Stand-By Service is a useful service that provides convenience if you happen to lose your wallet or purse containing cards. As a holder of the ABN AMRO Personal Package you enjoy 20% discount on the fee for this service. You then benefit among other things from assistance and insurance facilities such as the "Advance in case of emergencies abroad". If desired, the Stand-By Service will provide you free of charge anywhere in the world with an advance of up to EUR 1,000 per occurrence.

July 2004