



## CONTACT US

### HOW TO REPORT A LOST OR STOLEN CARD

Notify American Express® immediately as soon as you become aware that your Card has been lost or stolen, or has been used by someone else.

#### **In Australia**

**Telephone 1300 13 2639**

(24 hours a day, 7 days a week)

#### **Overseas**

Report your loss or theft to the nearest American Express office or call collect (reverse charges) to Australia **+61 2 9271 8666**. (24 hours a day, 7 days a week). For enquiries, please refer to the Customer Service number on the front of your enclosed statement.

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Never been to  
Turkey but still  
paid for the rug?



## Discover how American Express® has you covered.

It rarely ever happens, but whenever it does, it's alarming – a cursory glance at your statement reveals a purchase you couldn't possibly have made.

The good news is, as an American Express Cardmember you can shop with confidence knowing that, if you take reasonable care when using your Card and report unrecognised charges promptly, you'll never be held responsible for any charges proven to be fraudulent. That's because we make fraud our problem, not yours.

If your Card has been compromised by fraud, we'll work quickly to get you a new Card, and credit your account for any unauthorised charges. We pride ourselves in taking every possible step to prevent fraud.

So, with that in mind, here are some tips to help you keep your Card, PIN and codes free from the risk of fraud.

### CARD SECURITY

Upon first receiving your American Express Card, sign the back of it straightaway. (Offenders often get caught while trying to forge signatures.)

Furthermore, keep an eye on your American Express Card when paying for goods or services – don't let your Card out of your sight. Remember, always retrieve your Card after any transaction and never let anyone else use it. Carry it with you whenever you can and regularly check that you still have it.

Most importantly, never give out your Card details to anyone who calls, even if you are contacted by someone claiming to be from American Express.

### SECURITY AT AN ATM AND AT EFTPOS

Keep a record of your transactions and save your receipts, crosschecking them with your account statements. When making a transaction at an ATM, be mindful of your surroundings and, if you notice any suspicious activity near the ATM or EFTPOS terminal, go to another. Also, never allow anybody to watch you enter your PIN or code.

### PIN AND CODE SECURITY

The best way to keep your PIN or code safe is to try to memorise them and then destroy the letter detailing your PIN or code.

Do not keep a record of your PIN or code with or near the related Card or your Online Services user ID. Nor should you write the PIN or code on any Card, even if the PIN or code is disguised.

Moreover, you should never tell anyone your PIN or code, and that includes friends, family, authority figures or even American Express.

If you select your own PIN or code, do not select one that can easily be associated with you, such as part of your name, your date of birth, telephone number, etc. These self-selected PINs and codes may be found on other documents also kept with your Card and, if the Card is stolen, a thief may be able to access your account through these documents.

### REDUCING CARD FRAUD

Always check your monthly statement and account balance carefully. This can be done easily via American Express Online Services or our customer service. If you suspect that there are fraudulent transactions on your account, report them to American Express immediately.

An easy way to monitor your account activity is to set up Card Alerts. This lets you receive balance updates and verifies that your payment has been received via email or SMS. To find out more, log on to [americanexpress.com.au/myalerts](https://americanexpress.com.au/myalerts)

It's important to take care when making your purchases online and on the phone. When shopping online, use only secure web pages that are marked with a locked padlock symbol in the lower right-hand corner of your browser.

So, take care when using your Card, and report unrecognised charges promptly. By doing this you'll never be held responsible for any charges proven to be fraudulent. With a Card that's safe and secure, you can relax, knowing that American Express has you covered.