



## Protect Yourself From Debit Card Fraud

### What is debit card fraud?

Debit card fraud happens when someone steals your debit card, debit card information, or personal identification number (PIN), and makes purchases at a point of sale (POS) terminal or online, or withdraws cash from an automated banking machine (ABM) without your permission.

### Tips to protect your debit card and PIN

Protect your debit card information and PIN by following these tips:

#### Keep your PIN safe

- Use a hard-to-guess number to make up your PIN. Do not use your name, telephone number, date of birth, address or Social Insurance Number.
- Change your PIN often.
- Memorize your PIN. Never write it down or give it out to anyone, even family members, as you could be held responsible for transactions made by them.

#### When using your debit card

- Never lend your debit card and PIN to anyone.
- Hide the keypad with your hand or body when you are entering your PIN at an ABM or at a store to conceal it from someone who is “shoulder surfing” – looking over your shoulder to learn your PIN.
- When using your debit card at a merchant, keep it in sight at all times. A common way to steal debit card information is called “skimming” or “swiping,” where thieves pass your card through a device that reads and records the information from the magnetic stripe.

- Take your debit card and transaction receipt with you when you have completed your transaction.
- Always check that your bank account transactions match your receipts.

### **With your financial institution**

- Ask your financial institution how much money you can withdraw from your account in one day at a bank machine or at a POS machine. This amount is called your daily withdrawal limit. If you think your limit is too high, ask your bank to lower it.

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### **Is there any protection against debit card fraud?**

If you are a victim of debit card fraud, you may be protected by the **Canadian Code of Practice for Consumer Debit Card Services**. The Code states that you will not be responsible for losses that result from circumstances beyond your control. This could include, for example, technical problems such as a bank machine giving out one amount of cash but deducting a different amount from the account.

Other examples of situations where you would not be responsible for transactions made using your debit card include:

- your card has expired
- you have cancelled it
- you have reported that someone else, beyond your control, may know the PIN
- you reported the card as lost or stolen within a reasonable amount of time.

However, **you could be held responsible for amounts taken from your account if:**

- you had not reported the unauthorized transactions, or the card as lost or stolen within a reasonable amount of time
- you had voluntarily disclosed the PIN to someone else
- you had kept a written record of the PIN close to the card (for example, on the back of the card or in your wallet)
- you made fraudulent deposits with your card
- you refused to cooperate in the fraud investigation.

For more information on the *Canadian Code of Practice for Consumer Debit Card Services*, contact your financial institution.

The Financial Consumer Agency of Canada (FCAC) makes sure that financial institutions under federal responsibility comply with this voluntary code of conduct. If you have difficulty getting your complaint resolved, contact FCAC at 1-866-461-3222 (toll-free).

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**Other FCAC  
information  
of interest**

**Tip sheets**

- Protect Yourself from Credit Card Fraud
- Protect Yourself from Identity Fraud
- Protect Yourself from E-mail and Telephone Fraud
- Protect Yourself from Real Estate Fraud

**Publications**

- Understanding Your Credit Report and Credit Score

**Protect your PIN.  
Beware of shoulder surfers.**



# Notes

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## About Financial Consumer Agency of Canada (FCAC)

With educational materials and interactive tools, the Financial Consumer Agency of Canada (FCAC) provides objective information about financial products and services to help Canadians increase their financial knowledge and confidence in managing their personal finances. FCAC informs consumers about their rights and responsibilities when dealing with banks and federally regulated trust, loan and insurance companies. FCAC also makes sure that federally regulated financial institutions, payment card network operators and external complaints bodies comply with legislation and industry commitments intended to protect consumers.

### Contact Us:

 Website:  
[fcac.gc.ca](http://fcac.gc.ca)

 Toll-free:  
1-866-461-3222

 TTY:  
613-947-7771 or  
1-866-914-6097

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