



You pay by bank card



Is it possible everywhere?

**When you book, you are asked for the number
and the expiry date of your card.**

You have lost your bank card.

Have the right reflexes !

Never keep your PIN with your bank card. Do not write it down. Find a simple way of memorising it!

Where can you use your bank card?

Traders that accept payment by bank card display the “CB” sticker in the window or on the till. They may not refuse to accept payment by card. However, they may set a minimum amount below which payment by card is not accepted.

What precautions should be taken when paying by card?

> in a store

- never give your card to a member of staff without being able to watch the operation;
- check the amount displayed on the electronic payment terminal before entering your PIN (or the amount shown on the slip before signing);
- when you enter your PIN, ensure no-one else can see it;
- ensure the store gives you the duplicate of the slip or ticket; keep it; it will be useful if there is any later dispute.

> home shopping

- never give your 4-digit PIN;
- indicate only the raised 16-digit number on your card, its date of expiry and, if required, the number shown on the reverse next to the signature strip;
- if your card has been used fraudulently, immediately dispute the operation in writing to your bank. Send a copy of the letter to the company benefiting from the payment. This procedure should enable you to recover the amounts debited from your account.

You lose your card or it is stolen

- stop your card as quickly as possible by calling either the number given by your bank;
- declare your loss or theft to the competent authorities (police, gendarmerie or consulate abroad);
- confirm your opposition in a letter with proof of receipt to your bank, enclosing the loss or theft declaration.

For further information

- > The DGCCRF Internet site / www.dgccrf.minefi.gouv.fr
- > **3939 « Allô, Service Public »** (€0.12 per minute)
- > The Directorate for Competition, Consumer Affairs and Fraud Control (Direction de la Concurrence, de la Consommation et de la Répression des Fraudes) in the département
- > The French National Consumer Institute (Institut national de la consommation): www.conso.net
- > Any consumer associations in the département

