



- When selecting a PIN, do not use a number or word that appears in your wallet, such as name, birth date, home address, postal box number or telephone number or a number associated with you or your family members.
- Ensure no one sees your PIN when you enter it. Memorise your PIN. Do not write it down anywhere, especially on your card, and never share it with anyone.
- Cancel and cut up unused credit and other bank cards. If you receive a replacement card, destroy your old card.
- If you need to use your card, shop with merchants you know and trust.
- Make sure any internet purchase is secured with encryption to protect your account information. Look for secure transaction symbols such as a lock symbol in the lower right-hand corner of your web browser, or “https://...” in the address bar of the website. The “s” indicates "secured" and means the web page uses encryption.
- Always log off from any website after a purchase transaction is made with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorised access to your account information.
- Safe-keep all your ATM, EFTPOS and on-line transaction receipts and compare with your monthly card statements before you dispose of the receipts.

The FIU would like to also caution criminals that skimming related activities and money laundering are serious offences in Fiji and all effort will be made to investigate and prosecute such criminals. In the past, people have been convicted in Fiji for such activities including credit card fraud.

Customers may also report any fraudulent or suspicious transactions to the FIU on telephone number 322 3333 or email: [info@fijifiu.gov.fj](mailto:info@fijifiu.gov.fj).

**RESERVE BANK OF FIJI**