



## MEDIA RELEASE

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### **Holiday Coast Credit Union partners with APCA to urge consumers: "Protect Your PIN"**

Holiday Coast Credit Union has joined with APCA's "Protect Your PIN" campaign. The campaign is aimed to increase consumer awareness about the importance of PIN protection.

The Australian Payments Clearing Association (APCA), the payments industry self-regulatory body, has launched a new website to help promote consumer PIN awareness, at: [www.apca.com.au/protectyourpin](http://www.apca.com.au/protectyourpin)

The website explains how consumers can protect themselves from most skimming attacks by taking simple steps like never divulging their PIN to anyone and always covering their hand while entering the PIN.

Neville Parsons, CEO of Holiday Coast Credit Union said he urges all members of the public to be vigilant anytime they enter their PIN – and take measures to protect their PIN.

"With card skimming fraud on the increase in Australia, the best thing consumers can do to reduce their chances of becoming a victim of this kind of fraud is to protect their PIN. Take measures like covering the keypad every time you type in your PIN – both at ATMs and when using EFTPOS – and never divulge your PIN to anyone," said CEO Neville Parsons.

"This campaign builds on the strong foundations mutuals have already embarked on with consumer protection around skimming and covering PIN entry.

"At Holiday Coast Credit Union we take all instances of fraud very seriously and work to help educate both our members and the public about how to keep their PIN safe.

"Would-be fraudsters attempt to capture the PIN through the use of hidden cameras or 'shoulder surfing'. They then use the PIN with card details they have captured illegally from the magnetic stripe and produce counterfeit cards. This is called 'card skimming'.

"Just remember the two golden rules, and that's to cover your PIN entry with your hand anytime you enter it on a keypad and to never give out your PIN to anyone," CEO Neville Parsons said.

APCA CEO Chris Hamilton said "Unlike in other countries where card skimming has been prevalent for many years, in Australia we tend to feel uncomfortable about covering the keypad especially when someone like a shop assistant is looking. We want cardholders to know that this practice is vital to card security and should be the norm, not the exception."

Ends

#### **MEDIA ENQUIRIES:**

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