



ASSOCIATION OF BANKS IN FIJI

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ABIF PRESS RELEASE

The Fiji Banking Industry is under a concerted attack from fraudsters based in Asia and Eastern Europe.

These fraudsters are gaining access to customer card details via ATM skimming devices, hand held skimming devices and via on line shopping sites.

These details are then used to carry out fraudulent transactions overseas (predominantly USA).

We continue to cooperate with the Fiji Police Force and the Financial Intelligence Unit of the Reserve Bank of Fiji. We congratulate the Border Security Officer that detected another overseas national seeming to be carrying equipment used for ATM Skimming.

The Banking Industry has taken swift action to ensure minimal customer impact by monitoring and blocking of transactions originating from countries where fraudulent transactions have been common. Any cards that were compromised were immediately cancelled with replacement cards and PIN's issued to clients.

It is important that our customer's understand that when fraudulent transactions have been identified, these fraudulent transactions will be refunded to the customer once appropriate investigations have been completed.

It is important that all bank customers understand the terms and conditions of use of the credit card & debit card products and that all precautionary warnings and alerts given have been understood and followed.

In the meantime, we recommend you take the following precautions when using your card :-

- Always cover your hand when you are entering in your PIN. This is equally important for an ATM or an EFTPOS device.
- Never respond to emails asking you to share personal details or enter personal information online. Banks will never send you such emails and will never ask you send or relay personal information online. If you receive one of these emails purporting to be from a bank, you can be assured it is a hoax.
- If you are travelling overseas and intending to use your credit or debit card, you need to contact your bank before travel to notify them.
- When using your card, never let someone take the card away out of your sight.
- When using online shopping sites, please only deal with reputable, well known merchants.
- Where possible, regularly change your PIN number, and report any suspicious activity near ATM's to the Police or the bank immediately.
- If you notice a suspicious device on an ATM, contact the Bank or Police immediately.
- Please check your bank / credit card statements and immediately notify your bank if you see a transaction that may be suspicious.

All banks are taking proactive steps to inspect their ATM's regularly for any sign of skimming devices and are also looking at technology improvements to combat this type of activity.

Kevin McCarthy
Chairman
Association of Banks in Fiji

Member Banks:

Australia & New Zealand Banking Group Limited, Bank of Baroda, Bank of South Pacific Limited, BRED Bank (Fiji) Limited, HFC Bank, Westpac Banking Corporation