



Banking

How to 



PART 3:

KEEPING YOUR MONEY SAFE

Who can you trust with your money?



You can trust your bank. They will not tell anyone about your bank account unless you allow them.

You might like to have a friend or family member help you with your banking. Choose someone you trust.

Keep the details of your account to yourself. Only share them with people you trust.

If you feel rushed or under pressure to do something with your money, stop and think. Don't sign anything unless you feel it is safe to do so.

Keep an eye on your statements.



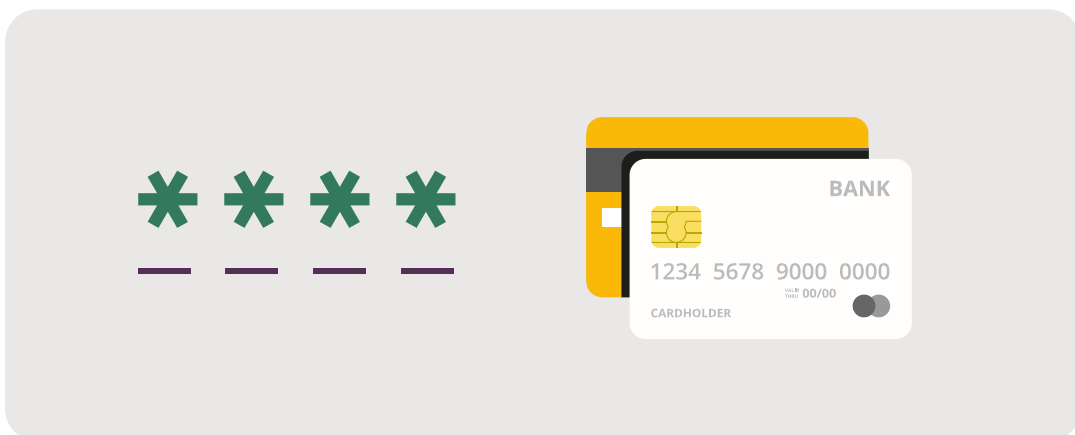
Your bank will send you a statement of your account in the post or in your online banking. You can decide which you want.

The statement shows you everything you have done with your money over the last month. It shows you where and when you spent the money in your account over the last month.

Make sure you check these statements when they come in.

It shows you how much money is left in your account. This is called the balance and you can check your balance at the bank or on online banking.

Keep your PIN and bank card safe.



Your PIN is the number that lets you spend money. Keep it secret. Never tell anyone what your PIN is.

Keep your debit card somewhere safe like inside your pocket and don't give it to anyone. Never keep your PIN with your debit card.

When you are taking money out of a cash machine only take out as much as you need. It's easy to lose paper money. It's also easy for others to steal it.

Take your time and put your card and money away safely before moving away from the cash machine or shop.

If you lose your card ring your bank. They will stop anyone else using your lost card and send you a new one.

Watch out for people who contact you about your money.



A scam is when someone tries to take your money by pretending to help you or by offering you something.

They can try to contact you by calling you, texting you or sending you an email. Don't click on a link in an email or text message.

Be careful if you get a call or a text from people you don't know or a company you have not heard of.

If someone calls asking for your personal details just hang up. It is the safest thing to do. Don't worry about being rude.

Sometimes your bank may need to contact you. But they will not ask you to give them your secret PIN or card details.

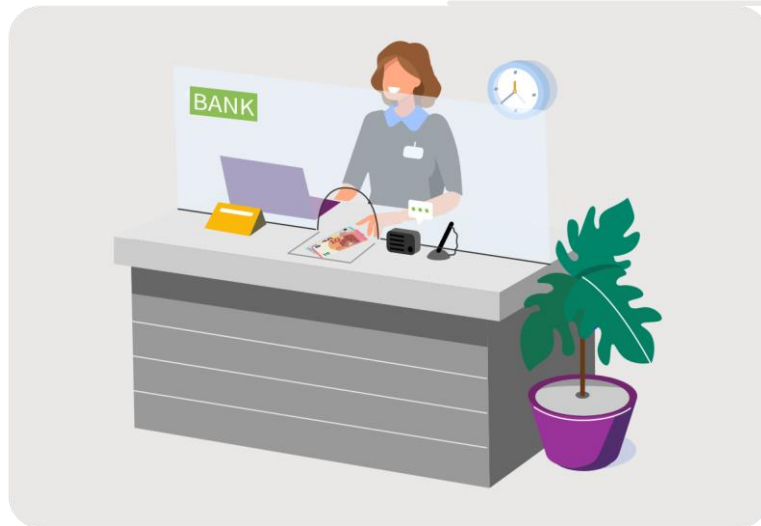
Tell them you will ring them back if you are unsure. There is never a problem with doing this.

Never feel under pressure to make a decision or give information. If you are unsure, talk to someone you trust.

Things to watch out for in a call or email:

- Someone asks you to make a quick decision. Take your time. Talk to your friends and family about it.
- Someone asks you to keep the call a secret.
- They ask you for money or offer you money.
- They say you have won a competition.
- They ask for your help. They might tell you they are sick or need money to get a flight home.
- They want to put money into your bank account for a short while.

**If you are worried,
contact your bank**



Your bank is there to help you look after your money.

If you are worried, contact your bank. They will know how to help you.



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