

## ADICAE IS LEADING THE FIGHT AGAINST FRAUD IN EUROPE

Nowadays, consumers are bombarded by new technologies and new means of payment: credit cards, transfers, e-banking, mobile phone payment, electronic money... However, do we receive proper explanations about how to use them? In addition of this, do we know all the existing risks just by contracting these means of payment? Do you know that the bank or savings banks that is offering those means of payment are exempting themselves of any responsibility in case you suffer a fraud?

ADICAE is developing two projects about fraud in means of payment with the support of the European Commission and some European consumer associations.



### JOIN ADICAE'S PROJECT. IT'S GOOD FOR YOU

- Help us creating a true alerts network against fraud. Tell us your case.
- Bring your credit card and e-banking contracts; you'll see you have no protection.
- Ask our formative materials.
- Fill in our Fraud survey.
- More information in [www.adicae.net](http://www.adicae.net)

## PROTECT YOU AGAINST THE ABUSES OF FINANCIAL ENTITIES

**CLAIM TO YOUR FINANCIAL ENTITY!**  
**Your rights are threatened**

### SEDES DE ADICAE

**Servicios Centrales ADICAE**  
C/ Gavín, 12 local 50001 Zaragoza  
Tfno. 976 390060 - Fax 976 390199  
[aicar.adicae@adicae.net](mailto:aicar.adicae@adicae.net)

**Madrid**  
Embajadores, 135 1º C int.  
28045 Madrid  
Tfno. 91 5400513 Fax 91 5390023

**Catalunya**  
c/ Entença, 30 entlo. 1º  
08015 Barcelona  
Tfno. 93 3425044 Fax 93 3425045

**Comunidad Valenciana**  
Av. Pérez Galdós, 97 pta.1  
46018 Valencia  
Tfno. 96 3540101 Fax 96 3540106

**Galicia**  
Avda. Gral. Sanjurjo, 119 -1ª dcha  
15006 A Coruña  
Tfno. 981 153969 Fax 881 927603

**Castilla y León**  
c/ Caridad, 1 - 3º B  
47001 Valladolid  
Tfno/Fax. 983 373173

**Extremadura**  
c/ Camilo José Cela, 1 3º  
06800 Mérida  
Tfno/Fax. 924 387468

c/ Gómez Becerra, 25 3º  
10001 Cáceres  
Tfno/Fax. 927 626336

**Andalucía**  
Av. Eduardo Dato, 85 1ºB  
41005 Sevilla  
Tfno/Fax. 954 652434

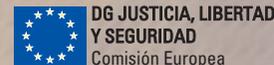
C/ Salvador Noriega, 7  
29006 Málaga  
Tfno/Fax. 952 088955

... o pregunte por nuestras delegaciones en otras provincias



EDITA:  
**ADICAE**  
Asociación de Usuarios  
de Bancos, Cajas de Ahorros y Seguros.

Con la colaboración de:



**ADICAE**  
Asociación de Usuarios de  
Bancos, CaJas Y Seguros

# FRAUD IN MEANS OF PAYMENT... IT MAY BE HAPPENING TO YOU RIGHT NOW

## WHO IS PROTECTING YOU AGAINST FRAUD?

## INFORM YOURSELF AND CLAIM TO YOUR BANK

# ADICAE HELPS YOU FIGHTING AGAINST FRAUD

## CREDIT CARDS

### FRAUD IS THREATENING YOU AND YOUR CONTRACT DOESN'T PROTECT YOU

Do you really know what are your contractual obligations? The consumption technicians of ADICAE have detected abusive clauses in all the credit card and e-banking contracts they analysed:

**"The user must accept ALL the charges from its credit card, no matter if the purchase was made by the owner or by another person"**

The Bank makes any credit card user defenceless. How can we defend ourselves against injustices in those situations?

**"It is assumed that the owner has acted negligently of fraudulently when it is used an ATM or made a purchase marking the PIN number and without the permission of the user"**

The Bank is exempting of any responsibility and is charging us with any problem even in the case that we're not guilty. How do we know who's got our passwords?

**"The user must keep correctly its credit card, verifying each 72 hours its possession"**

Does our Bank verify that there are not incidences in our bank account associated to our financial products? That's not fair for the consumer.

**DO YOU SUSPECT THAT YOU CONTRACT INCLUDES ABUSIVE CLAUSES? CLAIM TO YOUR BANK AND FIGHT FOR YOUR RIGHTS**

**"The client exempts the entity for for any losses suffered when his passwords have been obtained fraudulently by other people"**

Be careful with the documents you sign!  
Who said that e-banking was safe?



## E-BANKING

**Do you receive charges for purchases you didn't do with your credit card?** Then somebody copied the magnetic stripe of your credit card in a ATM (LEBANESE LOOP) or in a commerce (SKIMMING).

Have a look on your credit card when you pay, and don't use suspicious ATMs. If you think that you've already been attacked, you must communicate immediately with your bank so that they cancel your card and you can check your responsibility in the fraud.

**Have you received e-mails where you're asked about the passwords of your e-banking service?** Then you are a PHISHING victim. Be careful, you can also be asked about it by text messages (SMISHING) or by telephone calls (VISHING).

In case you gave your passwords by mistake, you must contact your Bank as soon as possible so that they cancel the credit card.

**Is your computer re-directing you to unknown web pages when you write a web page direction in the address bar?**

Analyse your computer with an antivirus programme; and in case it's necessary format your computer. Probably you're a PHARMING victim through a trojan.

**Have you ever found links in web-pages or e-mails that directed you to doubtful webpages?**

Don't trust links sent to you by e-mail or you find in Internet forums. SPOOFINTG isn't science fiction.

## ALSO DISTRUST...

**Have you ever been told that you won a lottery prize without even having participated?** That's not a fairy tale. It is a NIGERIAN LETTER fraud. Use your common sense, you can't win a lottery without participating on it.

**Have you ever had in any occasion job offers where you're offered high salaries for doing transfers from your bank account?** Don't believe it; otherwise you'll suffer a SCAM. Don't give your personal information (bank account, social security number, etc) to other people unless you haven't any doubt regarding their identity.

**DON'T ACCEPT FRAUD IMPOSITIONS: IF YOU'RE RESPONSIBLE WHEN USING THE MEANS OF PAYMENT, IT'S NOT YOUR FAULT**

## KNOW WHICH ARE YOUR RIGHTS AND DEMAND THEM

- 1 You can only lose 150€ if you suffer a fraud with your credit card. Don't resign if the Bank doesn't respect your rights.
- 2 Ask for protection for your rights as a consumer with the new means of payment.
- 3 Once you've communicated your Bank the loss or theft of your credit card, nobody can charge you unjustified charges.
- 4 The Bank must prove your negligence, not the contrary case. Nobody can oblige you to prove you acted diligently.
- 5 When will we have a European norm to protect e-banking users, who are nowadays unprotected by national and European institutions?

**BRING YOUR CONTRACT TO AVOID FUTURE ABUSES BY THE BANKS**

types of frauds

clauses