

Do's

1. Conduct your ATM transactions in complete privacy, never let anyone see you entering your Personal Identification number (PIN).
2. After completion of transaction ensure that welcome screen is displayed on ATM screen.
3. Ensure your current mobile number is registered with the bank so that you can get alerts for all your transactions.
4. Beware of suspicious movement of people around the ATM or strangers trying to engage you in conversation.
5. Do check if the card given to you by the merchant after completion of the transaction is your card.
6. Inform the bank immediately if the ATM/Debit card is lost or stolen. Report if any unauthorized transaction has taken place.
7. Check the transaction alerts SMSs and bank statements regularly.
8. If the cash is not dispensed and the ATM does not display "cash out" please report to the bank on the number mentioned in the notice board.
9. Immediately check your phone for SMS for debit amount.
10. Sign on the strip on the back of your card as soon as you receive it.
11. Memorize your PIN and destroy all physical evidence of the PIN.
12. Kindly destroy the pin mailer received by you upon noting the PIN.
13. Always change the PIN as soon as you receive it.
14. Always change the PIN on a regular basis, preferably once in a quarter.
15. First use of the card must be on an ATM, else it will not be accepted at Point of Sale (POS) terminal.
16. Register your mobile number with the bank for getting the SMS alerts for your ATM transactions.
17. Any unauthorized card transactions in the account, if observed, should be reported immediately to the bank. This will help you if fraudulent withdrawal is being done by using your debit card.
18. Store your card in a secured place where you may immediately know if it is missing.
19. Protect your ATM card as though it is CASH & ensure safe custody.
20. Store the ATM-cum-debit card carefully so that the magnetic stripe does not get damaged.
21. Check the area for suspicious looking people before you approach the ATM. Leave the ATM immediately if you don't feel safe.
22. If you notice anything suspicious or any other problem arises after you have begun an ATM transaction, you may cancel and leave.
23. Beware of "Shoulder surfing". Hide your PIN from onlookers by covering the keypad using your body while entering the PIN.
24. Be sure that you have your card and your receipt, after doing the transaction, and then leave immediately.
25. Once you complete your transaction, before leaving, be sure that 'Welcome screen' is displayed in the ATM and it is scrolling.
26. Periodically verify the passbook entries to ensure its correctness. Any unauthorized card transaction, if observed, should be reported immediately to the bank.
27. Please ensure that the card is swiped in your presence at Point of Sale (POS).
28. If your ATM/Debit card is lost or stolen, immediately hotlist the card. For hot listing the debit card please call on the help line number – 1800 1200 1200 or visit nearest branch.
29. When you destroy your card upon expiry or closure of your account, cut it into four pieces through the magnetic strip.
30. Look for extra devices attached to the ATMs. These may be put to capture your data. Inform security/bank immediately if any such device found.

Don'ts

1. Do not write your PIN on the card, memorize your PIN.
2. Do not take help from strangers or handover your card to anyone for using it.
3. Do not disclose your PIN to anyone, including bank employees & family members.

4. Do not allow the cards to go out of your sight when you are making a payment.
5. Avoid speaking on the mobile phone while you are transacting.
6. Never lend your card to anyone, even to your close relative/friend or even if anyone claims to represent the bank.
7. Never carry your PIN in your wallet or purse.
8. Never let anyone see you input your PIN.
9. Never use a PIN that could be guessed easily e.g. your birthday or telephone number.
10. Never leave your card in the ATM.
11. Never leave your card unattended, e.g. in the car, in the hotel room or at work or at merchant establishments.
12. Never attempt to use your debit card at merchant establishments that do not possess electronic point-of-sale swipe terminals.
13. Do not scratch PIN mailer. Tear the edge of the envelope turn to open for easy visibility of the PIN.
14. Do not respond to any E-mail claimed to have been issued by bank asking for your ATM PIN. These are called PHISHING attempts. At AU Small Finance bank, we honor the trust respond on us and will never seek personal details like PIN, etc for any purpose.
15. Don't give information regarding your PIN in any ATM that does not seem to be genuine or seems modified / has a suspicious device attached /operating in a suspicious manner.
16. Don't display your cash, count the cash, keep it in your pocket safely and leave the ATM.
17. Don't accept assistance from anyone or from the security guard when using an ATM.

ATM cash withdrawal on AU bank ATMs:- Information for lodging ATM related complaints

1. For all non AU bank customers :- We request all "Non AU bank customers", that in case of a failed ATM transaction, the complaint needs to be lodged at the branch of the bank where they maintain their account to which the said ATM card is linked.
2. For all AU bank customers :- We request all "AU bank customers", that in case of a failed ATM transaction the complaint needs to be lodged at any branch of the bank. Alternatively the customers can contact AU bank customer service for lodging complaint by seeking assistance at given phone banking number :- **1800 1200 1200**.

This ATM site comes under _____ category.

Note :- This area is under CCTV surveillance.

Cash retraction :- Please ensure to collect the cash dispensed as the ATM has been disabled with cash retraction.

All major kinds of cards can be used at AU bank ATMs to perform cash withdrawal transactions.

