

Scams & online safety | Easy | 2 min read

What to do if you gave away your card details

If you have typed your card number into a fake site or read it out to a scammer, you can act quickly to limit the harm. Banks deal with this every day and will not judge you.

Step by step

1. **Ring your bank straight away.** Use **159**, which connects you to many UK banks, or the number on the back of your card. If you gave details of more than one card, ring each provider.
2. Tell them exactly what you shared: the number, expiry date, the three digits on the back, your PIN, or any codes.
3. Ask them to **cancel and replace the card** and to check recent payments.
4. Ask whether any payments can be reversed.
5. Write down the time, the name of the person you spoke to and what you were told.

Check your accounts

Look at your recent transactions on your banking app or statements. Tell the bank about anything you do not recognise. Keep checking for a few weeks.

Watch for follow-up

Scammers sometimes call again, pretending to be the bank "helping" you. Hang up and call your bank back on 159 or the number on your card.

If you also shared a password

Change it on the real website and anywhere else you used it.

Your rights

In many cases, if someone steals your card details and you have not been careless or dishonest, the bank will refund the money. Do not be embarrassed. Tell them quickly.

Report it

Report to Report Fraud (formerly Action Fraud) at reportfraud.police.uk or on 0300 123 2040. In Scotland, call Police Scotland on 101. Forward scam texts to 7726 and scam emails to report@phishing.gov.uk.

Tips for the future

- Use a credit card for online shopping when possible, as it offers extra protection.
- Turn on payment alerts in your banking app.
- Never read out your PIN or full card details to anyone who rings you.

When to get more help

If you feel anxious or are not sure what to say to your bank, ask us or a trusted friend to sit with you while you ring.

Still stuck? Email admin@visiontech336.com and tell us what you can see on the screen. Menus and button names can differ slightly between versions and makes. If something does not match, stop and ask rather than guess. Please never send passwords or card details.