

How to report your stolen debit/ credit card to the police & bank?

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You are returning home from your office in the local train, when suddenly you notice that your purse is missing. You remember that you had your debit and credit cards in your wallet and now are worried sick about them being misused. What steps will you take to recover from this mishap? How will you go about reporting the problem and take corrective measures? You should take immediate steps without losing time so that you can prevent miscreants from misusing your private information.



Things To Remember When Reporting Your Stolen Debit / Credit Card To A Police And A Bank:

1. Block your card

The first step that you should take with regards to your lost wallet is to call up the bank and block the card. This measure will render your card invalid and you can also request a new card to be issued at your address. Give clear instructions in fluent English to avoid any misunderstandings.

2. Report to the police

While the chance of finding a stolen wallet is very slim, the second important step which you should take is to report the matter to the police. With some luck, you may find your lost purse. A police report will also help you in the future for any legal documentation.



Sample Conversations For Reporting Your Stolen Credit/debit Card To The Police And Bank:

A. Bank

Situation: You make the call to the HADG Bank's customer care service upon the theft of your wallet.

Bank: Thank you for calling HADG customer care, how may I help you today?

You: Yes, I want to report that my debit card and credit card have been stolen today. I want to block them immediately.

Bank: Not a problem Sir. May I have your full name and account number as per our records Sir?

You: Yes, My name is Carl Gustav and my account number 02365xxxxxxx.

Bank: Thank you for your information. I have raised a block ticket to your request. Please note down the ticket number 55555. Do you want to put in a request for new cards, Sir?

You: Yes, please.

Bank: The ticket number is 6666969. Please note it down for further communications. Your request will be processed in 48 hours.

You: Thank you so much for your assistance.

B. Police

Situation: After calling the bank, you visit the police station.

You: I wish to file a report for stolen wallet please.

Police: Okay, please state your full name and the details here.

You: My name is Carl Gustav and I got robbed while returning home from office. The wallet contained Rs. 1,000 and my credit/debit cards.

Police: Have you informed the bank and blocked your cards?

You: Yes.

Police: Okay, please sign here. Don't worry; we will strive hard to apprehend the culprits soon.

You: Thank you so much.



The above sample conversations will help you understand how to report your stolen debit or credit card to the police. <u>Improve your spoken English</u> with the help of an online English teacher and be confident to face any situation.

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- By Shailja Varma

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