



Customer information for refugees

How do I withdraw money from ATMs?

1. To withdraw cash from your current account at a cash machine (ATM), **insert your bank card into the card slot.**
2. Choose a **language** that you understand from the selection on the screen. If you do not understand any of the languages, press "Abbrechen" (Cancel) and remove your bank card again. In this case, we recommend that you ask someone you trust and who understands one of the languages shown to accompany you the first time you withdraw cash. Alternatively, you can go into the bank to withdraw money or ask for advice.
3. The instructions on the screen will now ask you **to type in your PIN number.** Take care to ensure that nobody watches you do this, as your PIN is your secret code for your account. Ideally, you should use your other hand to cover the keypad.
4. Once you have entered the correct PIN, you can now **select the amount that you wish to withdraw.** Different amounts will be shown on the screen. You can either select one of these or enter an amount.
5. The cash machine will then return your **bank card**; make sure you take it. Your **cash** will then be dispensed for you from the ATM's cash drawer. The withdrawal will be charged to your account. This means that the balance on your account will be reduced by the amount that you have just taken out.
6. Remember that you will sometimes be charged for taking money out. For example, if you withdraw money from a cash machine that does **not belong to your bank**, the fee charged for using the machine will generally be shown on the screen. This fee will then be debited from your account. If you do not wish to pay this fee, cancel the withdrawal and go to a cash machine provided by your own bank.
7. You should always ensure that you have sufficient money in your current account. By **regularly checking your account statements** you can keep up to date with all of the transactions on your account.
8. You will generally find **account statement printers located next to your own bank's cash machines.** If you insert your bank card into one of these machines, it will automatically print out an up-to-date account statement for your current account. If you use online banking, you can also view your account balance online.

Please note: The steps described here for withdrawing money may differ slightly from one cash machine to another.

General security tips:

You will have been sent your **PIN number** in a confidential letter from your bank after opening your current account. As explained by your bank, it is very important that you never write down your PIN. You must learn it by heart and remember it. If you forget your PIN, contact your bank. You will be provided with a new PIN, although you may also be charged for this.

If your **bank card is lost or stolen**, inform **your bank** immediately or ring the **emergency number +49 116 116** so that your account can be blocked. You will need to tell the bank your account number and sort code or IBAN, or your credit card number. You will be protected as soon as you have reported the loss or theft.