

Questions and answers concerning GeoControl with debitcards

1. WHAT IS GEOCONTROL?

GeoControl is a security function which provides enhanced protection of your debitcard against misuse outside Europe. For security reasons, cash withdrawals at ATMs outside Europe will not be possible automatically.

2. HOW DO I BENEFIT FROM GEOCONTROL?

- Enhanced security – preventing cash withdrawals with skimmed cards (“skimming” is the copying of card data at an ATM and transferring the data to another card) in high-risk countries.
- GeoControl reduces inconveniences and time-consuming measures such as reporting misuse to the police, notifying the bank of any loss, having the card blocked, etc.
- No need to order a new card and memorise a new code.
- Authorising worldwide card usage is convenient, easy, fast and possible at any time.

3. WHAT WILL CHANGE FOR ME WITH THE GEOCONTROL FUNCTION?

If you are planning to travel outside Europe and wish to withdraw cash up to your card limit without restriction, please authorise the usage of your debitcard before you leave by deactivating the GeoControl function for the period of your stay abroad.

4. HOW CAN I AUTHORISE THE USE OF THE CARD FOR CASH WITHDRAWALS IN COUNTRIES OUTSIDE EUROPE?

- Via 24You, the Internetbanking of Bank Austria under “Cards & Services – Debitcards” in the display of details of the selected card.
- Via our 24h Serviceline 050505-25 (from abroad: +43 50505-25), available every day around the clock.
- With the assistance of your relationship manager.

5. WHAT IS SKIMMING?

Skimming is the term used for copying data of the magnetic stripe of a debitcard at manipulated ATMs and spying out the PIN. Fraudsters can use the stolen data to misuse the card and make cash withdrawals outside Austria.

6. WHAT IS THE BANK'S CHARGE FOR THE GEOCONTROL FUNCTION?

The GeoControl function is available free of charge.

7. IN WHICH COUNTRIES CAN I USE MY DEBITCARD WITHOUT AUTHORIZING ITS USE?

You can use your debitcard without restriction in the following countries and territories without having to deactivate GeoControl.

Albania	French Guiana	Latvia	Romania
Andorra	Georgia	Liechtenstein	Russia
Armenia	Germany	Lithuania	San Marino
Austria	Gibraltar	Luxembourg	Serbia
Azerbaijan	Great Britain	Macedonia	Slovakia
Belarus	Greece	Malta	Slovenia
Belgium	Greenland	Martinique	Spain
Bosnia and Herzegovina	Guadeloupe	Moldova	St Helena
Bulgaria	Hungary	Monaco	Sweden
Croatia	Iceland	Montenegro	Switzerland
Cyprus	Ireland	Netherlands	Tajikistan
Czech Republic	Israel	Northern Ireland	Turkey
Denmark	Italy	Norway	Turkmenistan
Estonia	Kazakhstan	Poland	Ukraine
Finland	Kosovo	Portugal	Uzbekistan
France	Kyrgyzstan	Réunion	Vatican City

8. WHERE CAN I SEE WHETHER THE GEOCONTROL FUNCTION OF MY DEBITCARD IS ACTIVE OR DEACTIVATED?

You can see whether the GeoControl function is active for the relevant card in 24You, under “Cards & Services – Debitcards” in the display of details of the selected card.

9. HOW CAN I REACTIVATE THE GEOCONTROL FUNCTION VIA INTERNETBANKING?

You can activate the GeoControl function of the relevant card via 24You, under “Cards & Services – Debitcards” in the display of details of the selected card.

10. FOR HOW LONG CAN THE GEOCONTROL FUNCTION BE DEACTIVATED?

For your own security, the GeoControl function can be suspended for a maximum period of three months. If you stay abroad for a longer period of time, you will have to repeat the deactivation process after 3 months.

Please contact your relationship manager if you stay abroad for a longer period.

11. HOW CAN I BLOCK THE USE OF THE DEBITCARD FOR CASH WITHDRAWALS IN A SPECIFIC COUNTRY?

The GeoControl function is reactivated automatically when the “end date” is reached. Alternatively, you can reactivate GeoControl at any time even before the date which has been set.