

WHAT TO DO IF CARD PAYMENTS AND CASH MACHINES STOP WORKING

OFFICIAL UPDATES LU-Alert · RTL, 100.7 · 112

DO THIS NOW

- 1** Check whether it is only your card or a wider outage: try another card, or ask the shop. Listen to **RTL, 100.7** for news.
- 2** Pay in cash for what you need first: food, medicines, fuel. Spend your reserve slowly, because nobody knows yet how long the outage will last.
- 3** If one card fails, try a card from another bank, or a mobile payment app while the network still works.
- 4** Buy only what you need for the next few days, and leave enough on the shelves for others.
- 5** Never give your PIN, card number or passwords to anyone who calls, texts, emails or comes to the door, whatever they say. If in doubt, ring your bank on the number from your paper list.
- 6** If your card is lost or stolen, or you think someone has your details, call your bank straight away to block it.
- 7** Check on neighbours who may have no cash, especially older people, and offer to help with their shopping.

BEFORE

KEEP CASH AT HOME

- Keep **€70** per adult and **€30** per child, enough for about **72 hours**. For a week, plan **€160** per adult and **€70** per child.
- Keep it in small notes and coins (**5, 10, 20 EUR notes + coins**). Shops may not be able to give change.
- Store it somewhere safe at home, not all in one place, and tell the other adults in the household where it is.

- Pay with cash occasionally so you are used to it, and replace any cash you take from your reserve.

HAVE MORE THAN ONE WAY TO PAY

- Carry cards from at least **2** different banks, in case one bank's systems go down.
- Know your PINs by heart. If your phone is flat, phone payments and your banking app will not work.
- Keep your contact details up to date with your bank, and set up more than one way

to log in to online banking.

- Write your bank's phone number on your paper list of numbers, in your **household plan**.

STOCK THE BASICS

- Food, water (**4 L** per person per day) and medicines for at least **72 hours**, so you are not forced to shop during an outage. See the **emergency kit checklist**.
- Keep the car at least **½** full. Fuel stations may close or take cash only.

AFTER

- Check your bank statements over the following days and report anything you do not recognise.
- Refill your cash reserve.
- Stay alert to scams: fraudsters use outages as a reason to ask for card details. See **Scam**.
- Note what was missing: a second card, more small notes, a paper list with the bank's number.

IF YOU ARE...

LOOKING AFTER CHILDREN

- Older children who pay by phone should carry a little cash, and know who to call if their card stops working.

OLDER, ILL, OR LIVING WITH A

DISABILITY

- If someone shops for you, or you pay carers or a cleaner by transfer, agree now how you will pay them if cards stop.
- Nobody from a bank comes to your door to collect cards or codes. If someone

does, close the door and call the police on **113**.

WITH PETS

- Keep pet food and litter in your stock, so you do not have to buy them during an outage.

EASY-READ SUMMARY

-  Keep some cash at home for the whole family.
-  Keep food at home so you do not have to shop.
-  Listen to the radio for news.
-  Never tell anyone your PIN.
-  Call your bank if your card is lost.

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