

# CRC Bulletin

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## A guide to things you can have in your wallet and things you shouldn't.

It is important to know what to keep and what not to keep in your wallet in case of emergency or theft.

### Guide on what to have on you

- **Debit card / Credit card**

With the advent of the cashless economy, it is important to keep a debit card with you and use it for most of your purchases. A credit card is good for emergency purposes. However, it might help to pick the card with the best interest rate.

- **Emergency cash**

Endeavour to keep a small amount of cash in your wallet in case of emergencies or little purchases, for example when you want to take a taxi or purchase fuel. Not all places allow the use of debit or credit cards. A small amount of cash is necessary as it can limit one's spending and can always be used in case of emergencies.

- **Contact information / Identification**

If your wallet is lost, and a good Samaritan wants to return it or if you're in an accident, it helps when someone can contact a family member. The driver's license or National Identification card with a current address can serve as an identification card as it can show whom to contact in case of emergency.

- **Reward cards / Coupons**

When shopping, reward cards / coupons can deliver big savings on items. It is advisable to keep them in your wallet for use.

### Guide on what you should not have on you

- **Birth certificate**

Birth certificate should be kept at home in a fireproof safe and not to be carried around. If stolen, it could lead to impersonation or identity theft.

- **PIN numbers**

For those who write their pin numbers at the back of their debit cards, this can lead to theft when stolen. If you have to write the numbers down, then you should keep them at home.

- **Passwords**

It is very risky for a people to keep his password on a post-it note in his wallet. If your wallet is stolen, an unauthorized person or third party can find your password and might have access to account details.

- **Blank cheques**

Carrying blank cheques is not advisable. It would not be difficult to forge the name and cash the cheque if someone gets a hold of them. In other to protect your money, debit card is safer to have.

- **Extra debit cards / debit cards**

A wallet full of debit / credit cards can lead to excess spending and a mountain of debt. It would also compound the hassle if the wallet gets stolen. It is best to keep the extra card at home. On the other hand, if you are travelling, you may want to hold an extra debit or credit card in case of emergencies.

- **Keep copies of what's in your wallet**

Having copies of important documents / information might help in case your wallet gets stolen in order to know what is lost and what to replace. These copies should be kept at home.