

Protect yourself from Duress Case when using your credit card

Once you have unintentionally encountered duress coercing of paying exorbitant bills during your travels abroad, for example: the criminal coerces you to call to your card operator to authorize transactions or request for temporary line increases to make the duress transactions pass, you are recommended to:

- 1. Inform the Call Center that you are under duress or to block your card:** Hastily contact the call center, and speak as calmly and normally as possible to avoid any dangers due to irregularities.
- 2. When you flee from the criminal, jot down the details of your duress encounter** for reporting to the police eg) date and time, spending under duress.
- 3. File the police report immediately when you feel safe:** Report the incident to the police and/or contact the Thai Embassy or Thai Consulate for their help with the local police, and send the police report to the bank.

Incident from customers

A stranger will approach you and try to befriend you, perhaps saying that you have just come out of the same store. They notice you are not local and they've been studying English and they'd love to practice English with you. In exchange, they'd love to show you around the city and learn more about Thailand.

They might invite you to go into some shops together, and you think they might just be trying to get you to buy things to get commission. But they will spend time building trust, and may suggest drinking tea or having local sweets so that you'll enjoy your time together. Within a few short moments where you were enjoying yourself, you will be presented with a bill for a few hundred dollars - this is where the scam lies.

Note that you should always be aware when visiting any entertainment and recreational places like karaoke bars, nightclubs, brothels, teahouses, etc. Despite being legal, you may be declined by the issuing bank to absorb the exorbitant bills because you have willingly taken yourselves to those high-risk areas where travelers are being targeted for duress.

To protect yourself from Duress Case, you must be more careful and aware while using your credit card at any risky places.