What to Do if Your Card is Lost or Stolen If your bank card or credit card is lost or stolen, it's important to act quickly to protect your money. Most banks have a 24-hour number for reporting lost or stolen cards. Check Your Account for Strange Charges: Look at your account or bank app to see if there are any charges you don't recognize. Change Your PIN or Password: If your card was stolen, it's a good idea to change your PIN or account password to make sure your account stays secure. In short, if your card goes missing, contact your bank, check your account, and update your security details to keep your money safe. 3.4.