

Using Internet/Mobile Banking

- Make sure no one watches you enter your Secret Codes when using Telephone or Internet/Mobile Banking.
- Never access Suncorp Bank's Internet/Mobile Banking site via an email link. Suncorp Bank will never ask you to enter login details via emails.
- Maintain up to date virus protection and firewall software on your computer.
- Remember to log off when finished with your Internet Banking session or if you walk away from your computer.
- Don't share or record your Internet/Mobile Banking information within emails or social media accounts e.g. Facebook or Gmail.
- If you use a security token, keep it in a safe and secure place at all times, and separate from your access codes.

Buying goods online and using Internet/Mobile Banking

- Take care when transacting online – research the supplier and use a safe payment method.
- Ensure you deal when reputable stores when using eBay or group buying websites.
- Only use Suncorp Bank Internet/Mobile Banking in a safe & trusted environment. Be cautious when using computers in public places such as Internet Cafes, hotels & airport lounges.

Banking on a mobile device

- Be careful about what applications you install on your mobile device. Only install applications from official sources such as the App Store or Google Play etc.
- Ensure that you apply the latest updates as they become available for your device.
- We recommend that you setup a PIN for your phone that is required when you switch it on.
- Don't store and save personal information such as account numbers and Secret Codes on your mobile device.
- If you lose your mobile device, we recommend you change your Internet Banking password immediately or call us to block your Internet Banking logon.

Using social media and protecting your identity online

- Keep your personal details private. Don't divulge personal & geographic information when using social media sites.
- Setup logon passwords if you share a computer with others.
- Use a different password for social media sites from those you choose as your Secret Codes, including your Internet/Mobile Banking password.
- Regularly check your privacy settings social media sites such as Facebook. Don't accept requests from people you don't know.
- Never store any access codes on social media websites or respond to messages asking you to provide personal details or click on links to provide information.

For more information see the Terms and Conditions for your card and/or account. Contact us on 13 11 75 for a copy or visit suncorpbank.com.au.
Banking Products are issued by Suncorp-Metway Ltd ABN 66 010 831 722.

Contact us for more information or to change your details:

 **Call 13 11 75**

www suncorpbank.com.au

 **Visit your local branch or agency**

 **Mail to GPO Box 1453,
Brisbane QLD 4001**

 **Fax 07 3031 2250**

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Security information

- Safeguarding your cards, PINs and Access Codes
- Protecting your identity
- How to keep your financial information safe

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What are your Secret Codes?

- Your Secret Codes are your PIN, Telephone Access Code (TAC), Internet/Mobile Banking Password and Customer Identification Number, Security Token, External Transfer Password and any other codes or access method we give you as a Secret Code to access your account.

How to keep your financial information safe

- Check your statement and compare your transaction receipts
- Regularly monitor your account balance. You can easily do this via Suncorp Bank Phone, Internet or Mobile Banking
- Don't respond to emails or telephone calls requesting your account details, or your Secret Codes even if the email or telephone call appears to come from Suncorp Bank. Suncorp Bank will never ask you to disclose any of your details or Secret Codes in this way;
- Read correspondence from Suncorp Bank before discarding it. It may contain important card or account information;
- Notify us immediately of any changes to your address or contact details;
- Secure your letterbox to help prevent mail being stolen; and
- Dispose of information relating to your Card, account details and Secret Codes in a secure manner and never in a public place.

What to do if you need help

You need to let us know immediately if:

- Your Card, your account details or your Secret Codes may be lost, stolen or you think someone else may know them.
- There has been an error or unauthorised access or transaction on your account or if you need to dispute a transaction.
- Please notify us immediately on 13 11 75 or 1800 775 020 or visit your nearest branch.
- Note: If you wish to dispute a Visa Card transaction that has been processed to your account you must tell us immediately as there are time limits imposed by the relevant Card Schemes.

- If the date you advise us is more than 120 days from when the transaction was processed we may not be able to recover the funds on your behalf.

If this does not occur, you may be liable for the loss on any disputed transaction.

General information about chargebacks is available on our website at www.suncorpbank.com.au/bank-accounts/personal-transactions/visa-debit-card or www.suncorpbank.com.au/documents in the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts document.

Things you can do to help protect yourself

Your Suncorp Bank Card and Secret Codes are keys to your accounts, so you must take special care to safeguard them. Unfortunately theft, fraud and loss do occur, but there are steps you can take to minimise your risk.

These steps are Guidelines only. They contain information about how you can maintain the security of your Secret Codes to avoid losses.

Liability for unauthorised electronic transactions on accounts not used for business purposes will be determined in accordance with the ePayments Code and your Suncorp Bank Accounts Terms & Conditions or Suncorp Bank Clear Options Credit Card Terms & Conditions and not by the information in this brochure.

Safeguarding your cards

- Sign your Card as soon as you receive it with a permanent pen
- Read and follow the instructions that came with the Card/PIN;
- Carry your Card with you, in a safe place and regularly check that you still have your Card;
- Remember to take your cash, Card and receipts with you on completion of all ATM or EFTPOS transactions;
- Ensure no-one watches you enter your PIN at an ATM or when making a purchase (EFTPOS transactions);
- Never leave your Card out in the open, such as in a car, bar, restaurant or at work;
- Be aware when withdrawing money from ATMs. If anything seems out of place with the machine, DON'T complete a transaction.

- Don't give your Card or Secret Codes to anyone else, including friends and family;
- Destroy your Card when it expires; and
- If your Card is lost, stolen or misused then report it to us immediately.

Protecting your access codes

- Memorise your Secret Codes and destroy the letter advising you of the code as soon as possible.
- Don't tell anyone your Secret Codes or where you may have recorded them, including family, friends, merchants, Police or Suncorp Bank staff. Under no circumstances should our staff ever ask you to tell them your Secret Codes.
- Make sure no one watches you enter your PIN at an ATM or Terminal when making a purchase (EFTPOS).
- If you record your Secret Code/s to help you remember them, they must be reasonably disguised so they cannot be easily deciphered.
- Avoid using Telephone Banking at places which record dialled numbers such as hotels. Instead use a Suncorp Bank Customer service operator to obtain access to your account.

DO NOT:

- Reverse the order of the Secret Code, disguise it as a number, replace with numbers with letters or write your Secret Code in a sequence to avoid easy guessing.
- Record a Secret Code (disguised or otherwise) on your Card, phone, in your computer or on Bank documents (e.g.bank statements).
- Don't disclose your Card or Secret Code details in an e-mail, SMS or on social media networks.
- If you decide to choose your own Secret Code, don't select something obvious, such as your birthday, middle name, family name, driver's licence number, your previous code, reversing the numbers, your postcode, consecutive numbers, phone numbers or numbers which form a pattern.