

# FRAUD PREVENTION



**BankVic**

# PROTECT YOUR CARDS, PIN, CODES AND DEVICES

## IMPORTANT INFORMATION

### PROTECT YOUR CARDS, PIN AND CODES FROM THEFT, FRAUD AND MISUSE

Your cards, PIN and other codes, including Automated Phone Banking and online banking passwords help us to provide you with a secure banking environment. It is important that you keep them safe. Failure to do so could result in you incurring liability for any losses. We encourage you to read the following information which should help prevent the misuse of your cards, PINs, codes and passwords.

### CARD SECURITY

- Sign the back of your card as soon as you receive it
- Keep sight of your card when it is being used for a transaction
- Ensure your card is kept in a safe place where it cannot be stolen, scratched or bent, for example don't leave it in your car or unattended at work
- Write down your card number and the phone numbers, but not your PIN, for lost or stolen cards, at the back of the brochure and keep them in a safe place
- Report lost, stolen or misused cards and codes or unauthorised transactions immediately
- Cut your card in pieces, ideally diagonally across the hologram and chip when the card expires

### SECURITY AT ATM AND EFTPOS MACHINES

Take care that nobody can see you enter your PIN at an ATM or eftpos machine

- Never count your cash at the machine
- Move away and cancel your transaction immediately if you see something or someone suspicious
- Check that the correct amount is entered on every sales purchase voucher
- Check your receipts against your statements and immediately report any discrepancies

### PIN AND ACCESS CODE SECURITY

- Never tell anyone your PIN, access codes or passwords
- Do not keep your PIN, access codes or passwords written on, with or near your card or other access device
- Memorise your PINs, codes and passwords if possible; if not, make sure it is well hidden, not recorded as a password or code, and not kept with any other item that is liable to theft

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- Never choose a PIN, code or password that is easy for other people to guess, for example your phone number, name or birthday, repeated number or alpha characters or car registration

### REDUCING CARD FRAUD

- Never allow anyone else to use your card
- Shop online only when you are dealing with a reputable company; check that the padlock symbol appears in the bottom right hand corner of the website
- Never disclose your card details to someone who has written, emailed or telephoned you, even if they say they are representing a bank, credit union or government department

### ONLINE SECURITY

When using online banking through internet or mobile devices there are several things you can do to help keep your personal banking secure

- Keep your online banking password/s, BankVic App PIN and Automated Phone Banking access code secret and separate from your cards, mobile device and log in details. Never disclose them to anyone or record them anywhere.
- Ensure that you are not observed or heard entering your password/s, PIN or card details
- Never leave your computer, mobile or other device unattended while logged on to the BankVic App, internet or mobile banking and always log out.
- Change your passwords or PIN, regularly – at least once every six months is recommended
- Ensure you use a reputable Internet provider
- BankVic will never contact you via email to ask for any of your personal information, PINs, online banking passwords or Automated Phone Banking access codes. Delete suspicious emails immediately and do not click on any links
- Ensure your computer is protected with the latest anti-virus and firewall software
- Regularly visit our online security page for further information
- Ensure your Internet browser is set at the best security level for you
- Use a Spam-Filter to reduce unwanted, potentially harmful emails
- Be wary of dubious websites, or any communications that make generous offers that seem too good to be true
- Be wary of free offers with a 30-day return, check the fine print before you accept
- Always close down your browser when you have finished
- If your code has been breached, you must immediately change your code and report any misused code or unauthorised transactions

Contact an authorised IT professional for assistance with any of the

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above items you do not fully understand.

### AVOIDING SCAMS

While BankVic makes every effort to keep your accounts secure, you must always keep watch for those who want to part you from your money. Visit [scamwatch.gov.au](http://scamwatch.gov.au) for details on how to identify and avoid scams.

### STAY SAFE OVERSEAS

We recommend you contact us before travelling overseas and let us know all your contact details while away. We also recommend that as a precaution, you should have more than one way to access your accounts in case of an emergency (for example, you may have both a debit and credit card, or consider arranging for your partner to be the additional cardholder).

Always remove your card from an ATM. Unlike Australia's ATMs, some overseas ATMs (such as in Bali) may not prompt you to immediately remove your card. Be careful with your personal safety when overseas and take simple safety precautions. Before leaving Australia always visit the government's [smartraveller.com.au](http://smartraveller.com.au) website to review any warnings and identify any risks particular to your destination.

### CONTACT US

We provide 24 hours a day, 7 days a week assistance should your card be lost, stolen or misused or you notice unauthorised transactions.

#### **Within Australia**

During our normal business hours (Mon-Fri, 8am-5pm) call 13 63 73

Outside normal business hours contact the Visa 24 hour Emergency Hotline free call 1800 621 199.

#### **If Overseas**

During normal business hours (Mon-Fri, 8am-5pm) call

+61 3 9268 9288 or contact the nearest bank and outside normal business hours call Visa Global Customer Assistance using Visa's worldwide network of toll-free telephone numbers available on our and Visa's websites ([www.visa.com.au](http://www.visa.com.au)).

Should your online codes be lost, stolen or misused or you notice an unauthorised transaction outside of business hours, we ask that you call 13 63 73, select option 7 and leave a message with your details.

Alternatively you could email us at [info@bankvic.com.au](mailto:info@bankvic.com.au). We will contact you on the next business day.

Police Financial Services Limited ABN 087 651 661 AFSL 240293

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