

Security Information

Safeguarding your cards,
PINs and Access Codes

Protecting your identity

How to keep your financial
information safe



What are your Secret Codes?

- Your Secret Code means your PIN, Telephone Access Code, Internet Banking Password, Internet Banking Customer ID, App Passcode, Mobile Device Passcode, Security Token Code, Security Token Passcode or any other 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 Telephone Banking, Internet Banking or Suncorp App;
- Don't respond to unsolicited emails, telephone calls or text messages requesting your account details or your Secret Codes, even if the email, telephone call or text message appears to come from Suncorp. Suncorp will never ask you to disclose any of your details or Secret Codes in this way;
- Read correspondence from Suncorp before discarding it as it may contain important card or account information;
- Notify us promptly of any changes to your address or contact details;
- Secure and regularly check and clear your letterbox to help prevent mail being stolen;
- Dispose of information relating to your Card, account details and Secret Codes in a secure manner and never in a public place;
- Don't leave any mobile device registered with your Card unattended.

What to do if you need help

You need to let us know promptly if:

- Your Card or a mobile device registered with 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, unauthorised access, unauthorised transaction on your account or if you need to dispute a transaction.

Please notify us promptly on **13 11 55** or **1800 775 020**, overseas number **+61 7 3362 1712** or visit your nearest branch.

Disputing a transaction

Due to time limits imposed by relevant Card Schemes, unauthorised transactions on your account must be disputed as soon as you become aware of them in your transaction history or statement.

You can notify us on **13 11 55** or **1800 775 020**, overseas number **+61 7 3362 1712** or visit your nearest branch.

If the date you dispute an unauthorised transaction 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 occurs, you may be liable for the loss on any disputed transaction.

General information about chargebacks is available from www.suncorp.com.au/banking/faqs/accounts.html or in our Terms and Conditions for Suncorp Accounts and Continuing Credit Accounts available to view or download at www.suncorp.com.au/banking/help-support/documents-forms.html.

Things you can do to help protect yourself

Your Suncorp 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 Accounts Terms & Conditions or Suncorp 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 and any mobile device registered with your Card with you in a safe place and regularly check that you still have your Card and mobile device with you;
- 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 PIN/Mobile Device Passcode when making a purchase (EFTPOS transactions). If you are uncomfortable, cancel the transaction;
- When making a purchase, always opt to use insert chip and enter PIN or tap-and-go when available;
- Never leave your Card or a mobile device registered with 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 the transaction;
- Don't give your Card, or a mobile device registered with your Card or Secret Codes to anyone else, including friends and family;
- Destroy your Card when it expires;
- If your Card or a mobile device registered with your Card is lost, stolen or misused, report it to us promptly.

Protecting your Secret Codes

Memorise your Secret Codes. If your Secret Code is written anywhere ensure that this letter or paperwork is disposed of in a secure manner and never in a public place. Select a unique Secret Code. Never use obvious information.

Don't tell anyone your Secret Codes/Mobile Device Passcode or where you may have recorded them, including family, friends, merchants, Police or Suncorp staff. Under no circumstances should our staff ever ask for your Secret Codes.

Make sure no one watches you enter your PIN or Mobile Device Passcode at an ATM or Terminal when making a purchase (EFTPOS). Always be careful to shield your PIN or Mobile Device Passcode when using an ATM or EFTPOS terminal. Use your free hand to cover the key pad while you enter your PIN or Mobile Device Passcode.

If you record your Secret Code/s or Mobile Device Passcode to help you remember them, they must be reasonably disguised so they cannot be easily deciphered.

Avoid using Telephone Banking at places which record dialed numbers such as hotels. Instead use Internet Banking/Suncorp App or call the Contact Centre to obtain access to your account.

- **Do not** write your Secret Code or Mobile Device Passcode in a sequence that can be easily guessed, including reversing the order of the Secret Code or Mobile Device Passcode, disguising it as a number or replacing the numbers with letters.
- **Do not** record a Secret Code or Mobile Device Passcode (disguised or otherwise) on your Card, phone, in your computer or on Bank documents (e.g. bank statements).
- **Do not** disclose your Card, Secret Code or Mobile Device Passcode details in an e-mail, SMS or on social media networks.
- **Do not** select something obvious if you decide to choose your own Secret Code or Mobile Device Passcode. Examples to avoid are: 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.

Using Internet Banking/Suncorp App

- Make sure no one watches you enter your Secret Codes when using Internet Banking/Suncorp App.
- Never access Suncorp's Internet Banking/Suncorp App site via an unsolicited email link. Suncorp will never send an unsolicited email with a link to Internet Banking/Suncorp App.
- Do not allow your device to save any of your Secret Codes, including in your browser or password manager.
- Maintain up to date virus protection and firewall technology on your computer and mobile device.
- Remember to log off when finished with your Internet Banking/Suncorp App session or if you walk away from your computer.
- Don't share or record your Internet Banking/Suncorp App 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 Banking/Suncorp App

- Take care when transacting online - research the supplier and use a safe payment method.
- Ensure you deal with reputable stores when using eBay or group buying websites.
- Only use Suncorp Internet Banking/Suncorp App in a safe and 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 Apple App Store or Google Play etc.

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- Ensure that you apply the latest updates as they become available for your device.
- We recommend that you setup a Mobile Device Passcode for your mobile device that is required when you switch it on.
- Your Mobile Device Passcode must be different to any other Secret Code.
- If using a biometric identifier (such as fingerprint or facial recognition) for Suncorp App or for making purchases via a contactless terminal, only store your own biometric identifier within your device.
- 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 promptly (or call us to block your Internet Banking logon) and if your mobile device was registered with your Card call us to report it promptly.

Using social media and protecting your identity online

- Keep your personal details private. Don't divulge personal and 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 Banking/Suncorp App password.
- Regularly check your privacy settings on 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.

To find out more ways to bank safely online scan the QR code below:



Contact us for more information or to change your details:



Call **13 11 55**



Online
suncorp.com.au/banking



Local branch

For more information see the Terms and Conditions for your card and/or account. Contact us on 13 11 55 for a copy or visit suncorp.com.au/banking. Banking Products are issued by Suncorp-Metway Ltd ABN 66 010 831 722 AFSL 229882