

What can you do

- Check your statement and compare your transaction receipts
- Regularly monitor your account balance. You can easily do this via Suncorp Phone or Internet Banking
- Do not respond to emails or telephone calls requesting your account details, PIN, Telephone and Online Passwords/Access Codes (This includes secret access codes such as your TAC, Customer ID, Internet Banking Password, External Transfer Password or Security Token Code), even if the email or telephone call appears to come from Suncorp. Suncorp will never ask you to disclose any of your details in this way;
- Read correspondence from Suncorp 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, PIN, Telephone and Online Passwords/ access 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, security token, PIN, Telephone and Online Passwords/Access Codes (This includes secret access codes such as your TAC, Customer ID, Internet Banking Password, External Transfer Password or Security Token Code) 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

Please notify us immediately on **13 11 55** or **1800 775 020**.

To dispute a transaction, or report a suspect transaction phone **13 11 55** or visit a Suncorp Branch.

Note: If you wish to dispute a credit 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.

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 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 55**

 **suncorp.com.au**

 **Visit your local branch or agency**

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

 **Fax 07 3031 2250**

SUNCORP BANK 

Important information

to help you safeguard
your Suncorp Card,
PIN and Access Codes

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SUNCORP BANK 

Things you can do to help protect yourself

Your Suncorp card, Security Token, PIN, Telephone and Online Passwords/ Access Codes (this includes secret access codes such as your TAC, Customer ID, Internet Banking Password, External Transfer Password or Security Token Code) 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 card, Security Token, PIN, Telephone & Online Passwords/Access Codes and help to avoid losses to you or us.

Liability for unauthorised electronic transactions on accounts not used for business purposes will be determined by the Electronic Funds Transfer (EFT) Code of Conduct and your Suncorp Accounts Terms & Conditions or Suncorp 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 ink source eg ball point 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 transactions;
- Ensure no-one watches you enter your PIN at an ATM or when making a purchase (EFTPOS transactions).
- Keep your card in sight at all times and remember to take your card & receipt on completion of all 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 automatic teller machines (ATMs). If anything seems out of place with the machine, DON'T complete a transaction.
- Don't give your card to anyone else, including friends and family;
- Destroy your card when it expires.
- If your card is lost, stolen or misused then contact us immediately.

Protecting your access codes

These include PINs, Telephone and Online Passwords/ Access Codes (this includes secret access codes such as your TAC, Customer ID, Internet Banking Password, External Transfer Password or Security Token Code).

- Memorise your PINs, Passwords and Access Codes and destroy the letter advising you of the code as soon as possible
- Do not tell anyone your access codes or where you may have recorded them, including family, friends, merchants, Police or Suncorp staff.
- Under no circumstances should our staff ever ask you to tell them your PIN or access code/s
- Make sure no one watches you enter your PIN at an ATM or when making a purchase (EFTPOS)

If you record your code/s to help you remember them they must be reasonably disguised so they cannot be easily deciphered.

DO NOT:

- Reverse the order of the access code
- Disguise your access code as a telephone number
- Replace your access code with letters (eg A=1, B=2, C=3)
- Write numbers that contain the same sequence of numbers as your access code
- Record a code (disguised or otherwise) on your card, phone, computer or Bank documents (ie statements)
- Tell another person a disguised number is your access code
- Keep a record of it in close proximity to where it can be obtained with the access method (eg next to your computer)
- Do not disclose your card, PIN, Telephone and online Passwords/Access Code details in an e-mail
- If you decide to choose your own 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.

These are only some examples of ways that you should not disguise your PINs, Telephone and Online Passwords/ Access Codes.

Safeguarding your Security Tokens

- Keep your Security Token in a safe and secure place at all times and regularly check that you have your token
- Don't give your token to anyone else, including friends and family
- Do not leave your token out in the open such as in a car, at work or next to your computer
- Always keep your Security Token separate from your access codes

Transacting over the phone or Internet

- Deal with reputable merchants
- ensure that the Internet site has adequate security for protecting your card details
- Make sure no one watches you enter your access codes when using phone or Internet Banking
- Never access Suncorp's Internet banking site via an email link. Suncorp 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 or if you walk away from your computer
- Only use Suncorp Internet Banking in a safe & trusted environment. Be cautious when using computers in public places such as Internet Cafes, hotels & airport lounges
- Avoid using telephone banking at places which record dialled numbers such as hotels. Instead use a Suncorp Customer service operator to obtain access
- Do not pre-program your telephone with account access details ie TAC and account number
- If you use your mobile for telephone banking, regularly delete recently dialled numbers