

online security.

To guard against unauthorised online transactions, we've provided some guidelines on how you can keep your money safe when using your Visa card, phone banking, internet banking and moneytree.



It's important to ensure that you keep your Visa card, and password secure so you decrease your liability for unauthorised transactions.

Liability for these transactions will be determined by the Conditions of Use applying to your Visa card, phone banking, internet banking, or moneytree, and the provisions of the ePayments Code.

Information about the ePayments Code is available from the Australian Securities & Investments Commission website, www.asic.gov.au. For more information, please call us on 13 22 49.

do's.

- Sign your Visa debit or credit card as soon as you receive it.
- Familiarise yourself with your obligations to keep your card and password secure.
- Familiarise yourself with the steps you have to take to report loss or theft of your card or to report unauthorised use of your card, moneytree, or phone or internet banking.
- Immediately report loss, theft or unauthorised use to us.
- Use care to prevent anyone seeing your password being entered on any device (ATM, phone or computer).
- Keep a record of the VISA Card Hotline telephone number with your usual list of emergency contact numbers.
- Check your statements regularly for any unauthorised transactions. You can do so via internet banking or our mobile banking app, moneytree.
- Immediately notify us when you change your address.
- ALWAYS access phone banking or internet banking using our OFFICIAL phone number (13 22 49) and URL addresses (illawarracu.com.au).
- If you access internet banking on someone else's PC, laptop, tablet or mobile phone, ALWAYS DELETE your browsing history.

don'ts.

- Never write your password on your Visa card or on anything which is kept with or near your Visa card.
- Never lend your Visa card to anyone.
- Never tell or show your password to another person.
- If you change your password, do not select a password which represents your birth date or a recognisable part of your name.
- ALWAYS REJECT any request to provide or to confirm details of your password. We'll NEVER ask you to provide us with these details.