

Security Guide

for electronic transactions



Teachers Mutual Bank has always been committed to safeguarding your personal details, money and financial transactions. We protect you with industry leading security systems, transaction monitoring and fraud prevention tools so you can enjoy a secure electronic banking experience.

Electronic banking transactions occur when you deposit, withdraw or transfer money from your account using the following methods:

- Cards - rediCARD, Visa debit card and Teachers Credit Card
- Internet banking
- Mobile banking
- Phone banking

You can protect your electronic transactions and account information by using the security tips in this guide.

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Card security

Protecting your card

- Sign the signature panel of your card as soon as you receive it.
- Make a record of your card number and telephone number for reporting lost or stolen cards and keep it in a safe place.
- Report lost or stolen cards immediately to avoid fraudulent transactions.
- Keep copies of sales and ATM receipts.
- Ensure that you get your card back after every purchase or ATM transaction.
- Never give your card to anyone, even family or friends. You may want to request an additional card for their use.
- When your card expires, destroy it by cutting it in half through the signature and magnetic strip.

Protecting your PIN

- Don't tell anyone your PIN. No one from a financial institution, the police, or a merchant will ask for your PIN. You are the only person who should know it.
- Never record your PIN (disguised or not) on a card, device, computer, mobile phone or tablet device.
- Don't write your PIN on your one time password device, account statement or anything you keep with your card.
- Don't select a PIN that is the same as any of your existing PINs. Select a unique PIN to reduce the chance of someone discovering all of your PINs and access codes.
- When changing your PIN or access code, avoid obvious options such as your name, telephone number or date of birth.
- Change your PIN regularly.
- Use a PINSECURE card, a safe and secure way of storing your PIN. This is provided when we send you a new PIN.

Treat your card as if it is cash.

Do not leave it unattended.

Using your card at an ATM or EFTPOS terminal

- Be ready to make your transaction when you approach the ATM or EFTPOS terminal.
- If the ATM or EFTPOS terminal appears abnormal in any way, do not use it.
- If an ATM displays messages or signs indicating that the screen directions have been changed or to use another ATM, do not use it. Banks and other ATM owners will not put up messages directing you to specific ATMs, nor would they direct you to use an ATM which has been altered.
- Memorise your PIN before you approach the ATM or EFTPOS terminal.
- Make sure you cover your PIN and stay alert when at an ATM or EFTPOS terminal.
- Be aware of people around you at the ATM. If you feel uncomfortable, use another ATM.
- Take your receipt with you as a transaction record.
- If your card gets stuck inside an ATM, be suspicious of anyone offering their help. Criminals can obtain your PIN by several means, then retrieve your jammed card from the ATM and use it to withdraw funds.

After completing your transaction,
secure your card and cash immediately
before exiting the ATM or EFTPOS terminal area.

Card security and online purchases

- Look for the padlock displayed on screen which helps to determine if the website you are using protects your information.
- Only use known and reputable internet merchants or stores. Anyone can set up a website, so if you are unsure of the company or their online security then ask for more information before you use their service.
- Make copies of online receipts to make it easier to check your statement.
- Always check your statement, especially after a trip. Check all transactions, even the small ones, because criminals test stolen accounts by buying inexpensive items rather than large ones.

Verified by Visa **protects your online purchases.**

Security tips

Internet and phone banking

- Always type tmbank.com.au into the address bar of your web browser to access internet banking.
- Do not share your access code with anyone including family members or our staff and change your access code regularly.
- Never provide your personal banking information over the internet or phone.
- Never record your access code on your computer or mobile phone.
- Regularly check your transaction history or statement for any unusual or suspicious transactions.
- Increase/reduce your daily transaction limit on your account to meet your daily transaction needs.
- Avoid using public computers at internet cafés or libraries to access internet banking.
- Don't leave your computer unattended while logged into internet banking.

Mobile banking

- Never store your banking passwords in your smartphone.
- If you don't need to connect to the internet you should switch off Wi-Fi™ and Bluetooth™ in order to ensure your smartphone security is not compromised.
- Only use Wi-Fi™ hot spots that are reputable and password protected.
- You should install smartphone security software and consider programs that can wipe data in the cases of theft or losing your smartphone.
- You should make use of built in security features such as auto-locking and password protection.
- Do not 'jailbreak' your smartphone as this makes it vulnerable to malware.
- Limit the amount of personal information on your smartphone.
- Make sure you delete all personal details if you sell or discard your smartphone.

Obtain one time password protection

by requesting a security token or registering for SMS security.

Other important information

Protection with security software

- Ensure you have security software installed on your computer including anti-virus, anti-spyware, anti-spam and firewall products.
- Ensure regular automatic updates are enabled and virus scans are completed. This will help to keep your computer protected against external attacks by viruses, worms or hackers.
- Be aware of email, internet and telephone scams. Teachers Mutual Bank does not send emails requesting you to confirm or disclose your internet banking login information.
- Delete spam email and don't open email attachments from unknown sources.
- Choose a reputable internet service provider to supply your internet access.
- Disable the option on your web browser to automatically remember user names and access codes.

Reduce identity theft

- Secure your letterbox to help prevent mail being stolen.
- Ensure documents containing personal details are destroyed or shredded.
- Notify us immediately of changes to your address or contact details.
- Set up a password on your account to use when you speak to us.

Unauthorised electronic transactions

The EFT Code of Conduct provides information on situations where you could be liable for unauthorised electronic transactions involving your card, access code or PIN. Refer to ASIC's consumer guide to the EFT Code of Conduct at www.moneysmart.gov.au

Notifying us

Make sure you contact us as soon as you become suspicious or aware that:

- your card has been misused, lost or stolen
- your PIN, access code or any password you use to access your account becomes known to someone else
- your security token has been misused, lost or stolen
- your mobile phone is lost or stolen if your mobile number is registered for SMS security
- there is an error or an unauthorised transaction on your account.

Keep up to date

For more information go to tmbank.com.au

Other useful websites

www.staysmartonline.gov.au
www.scamwatch.gov.au
www.protectfinancialid.org.au
www.afp.gov.au
www.moneysmart.gov.au
www.crimecommission.gov.au
www.mycreditfile.com.au
www.microsoft.com/protect

Request to receive your statements online.

Be aware of email, internet and telephone scams.

Teachers Mutual Bank does not send emails requesting you to confirm or disclose your internet banking login information.

Key terms

Term	Meaning
Access code	Your internet or phone banking password
ATM	Automatic Teller Machine
Chip	An electronic microchip embedded in a Visa debit card or Teachers Credit Card offers better security than the magnetic strip, because the chip is more difficult to counterfeit
EFT	Electronic Funds Transfer
EFT Code of Conduct	Electronic Funds Transfer Code of Conduct issued by the Australian Securities and Investments Commission (ASIC)
EFTPOS	Electronic Funds Transfer at Point of Sale
Electronic transaction	Any transaction using your account, card, PIN, access code, password, mobile phone or security token
Merchant	Any retailer or online store that accepts EFTPOS or credit card payments
One time password	A six digit number generated through a security token or SMS authorising access to internet banking
PIN	Personal Identification Number used for ATM and EFTPOS transactions
Security token	Security token generates a one time password for authorising access to internet banking
Skimming	Involves using a device, either attached to an ATM or at a merchant without your knowledge, to copy the information stored on your card's magnetic strip to create a counterfeit card
SMS security	SMS security generates a one time password on your mobile phone for authorising access to internet banking
Spam	A disruptive, commercial message posted on a computer network or sent as an email
Unauthorised transaction	A transaction that has been made by someone else on your account without your consent or approval
Verified by Visa	Verified by Visa is a free service that provides extra protection when you shop online at Verified by Visa merchants using your Visa debit card or Teachers Credit Card

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Need more information, we're here to help

13 12 21

8am to 7pm, weekdays

9am to 3pm, Saturday

enquiry@tmbank.com.au

tmbank.com.au

Card hotline

To report the loss, theft or unauthorised use
of your card:

- in Australia call the card hotline on 1 800 224 004, 24/7.
Please also contact us to report the loss, theft or unauthorised use.
- overseas - for rediCARDS:
 - call us in Australia during our office hours or
 - call +61 2 9959 7480, 24/7.
- overseas - for Visa cards
Please contact us before you travel overseas
for the current Visa hotline arrangements.



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