

GUIDELINES FOR YOUR CARD AND PASSWORD SECURITY

Your ANZ card, password, PIN, Telecode and other usernames or passwords are the key to accessing your accounts electronically. The security of your ANZ card, password, PIN, Telecode and other usernames or passwords is therefore very important.

These guidelines are designed to help you keep your card, PIN, Telecode and other passwords secure. By following these Guidelines, you can assist in preventing misuse of your ANZ card, password, PIN, Telecode and other usernames or passwords.

Liability for unauthorised transactions will be determined under the ePayments code and not under these guidelines. For further details please see the ANZ Electronic Banking Conditions of Use, contained in your ANZ Product Disclosure Statement or product terms and conditions or the mobile payments terms and conditions, as applicable.

CARD SECURITY

To help protect your card, you must:

- sign the back of your card immediately on receipt;
- not let anyone else use your card;
- regularly check that you still have your card;
- take reasonable steps to protect your card from loss or theft;
- ensure that you retrieve your card after making a transaction;
- notify ANZ immediately if you become aware that your card has been lost or stolen, or has been used by someone else; and
- destroy your card on the expiry date by cutting it diagonally in half (including any embedded microchip on the card, magnetic strip and security code).

If you use your eligible cards with your compatible device, you must:

- not leave your device unattended;
- not allow another person to use your device to make purchases or payments;
- lock your device when not in use and take all other reasonable steps necessary to stop unauthorised use of your device;
- notify ANZ immediately if your device service is suddenly disconnected without your permission (which may indicate you have been subject to mobile phone porting); and
- remove your eligible cards from your device prior to disposing of the device.

PASSWORD, PIN AND TELECODE SECURITY

To help protect your password, PIN and Telecode, you must:

- not voluntarily disclose your password, PIN or Telecode to anyone including a family member or friend (you may, however, disclose your ANZ Phone Banking Password (Security Code) to an ANZ officer);
- not write or record passwords, PINs or Telecodes on a card, or keep a record of the passwords, PINs or Telecodes on anything carried with the card or liable to loss or theft at the same time as the card, unless the user makes a reasonable attempt to protect the security of the passwords, PINs or Telecodes;
- not keep a written record of all passwords, PINs or Telecodes required to perform transactions on one or more articles liable to be lost or stolen at the same time, without making a reasonable attempt to protect the security of the passwords, PINs or Telecodes;
- not enter your password into a web page which has been accessed by a link from an email, even if the email may appear to have been sent by ANZ. When accessing ANZ Internet Banking you should always enter www.anz.com into your browser using the keyboard of your computer;
- notify ANZ immediately if you become aware that your password, PIN or Telecode record has been lost or stolen, or known or used by someone else;
- not choose a password, PIN or Telecode which has an easily retrieved combination (for example, repeated numbers or letters);
- not select a numeric password, PIN or Telecode that represents your birth date, or an alphabetical password, PIN or Telecode that is a recognisable part of your name;
- not otherwise act with extreme carelessness, being a degree of carelessness that greatly exceeds what would normally be considered careless behaviour, in failing to protect the security of all passwords, PINs or Telecodes; and
- not allow any other person to see you entering your password, PIN or Telecode.

WHAT IS NOT A REASONABLE ATTEMPT TO DISGUISE A PASSWORD, PIN OR TELECODE

If you record your password, PIN or Telecode, you must make a reasonable attempt to disguise it. The following are examples of what is NOT a reasonable attempt to disguise your password, PIN or Telecode:

- recording the password, PIN or Telecode in reverse order;
- recording the password, PIN or Telecode as a telephone number where no other numbers are recorded;
- recording the password, PIN or Telecode as a telephone number with the Password, PIN or Telecode in its correct sequence;
- recording the password, PIN or Telecode among other numbers or letters with any of them marked to indicate the password, PIN or Telecode;
- recording the password, PIN or Telecode disguised as a date (including your birth date) or as an amount; or
- recording the password, PIN or Telecode in an easily understood code.

You must not use any other form of disguise that may be easily discovered by another person.

For general enquiries, contact our ANZ Customer Service Centre on 13 13 14, 24 hours, 7 days. Hearing and speech impaired customers can utilise the TTY service: 1300 366 255. Alternatively, you may wish to contact us at our ANZ website, www.anz.com