

Security guidelines.

It's great being able to use your money on whatever you want, whenever you want. But it's not so great when someone else tries to use it.

Westpac takes pride in having the most up-to-date security systems to protect your accounts from misuse and fraud. However, there are steps you can take as well, that will help us keep your accounts safe and secure.

This leaflet contains some helpful tips on how to protect your credit and debit cards, any Personal Identification Number (PIN) you use with your cards, along with any codes you use to access our Telephone Banking or Internet Banking services.

Remember, anyone who has these details can make transactions on your accounts, so please take special care to protect them. Treat your codes as top secret and always be security conscious.

Credit Card Fraud.

Westpac has systems that monitor your usual credit card spending, so we can detect any unusual spending patterns and prevent attempts by others to use your credit card. Our industry-leading Fraud Detection Team operates in shifts around the clock, every day of the year to protect your security, both when you're at home and when you're away.

We rely on you to:

- inform us of any changes to your mobile phone number, or work and home numbers, so that we may update our system;
- provide us with details of your trip plans before you go overseas, as well as an overseas phone number to contact you;

- immediately report any unusual transaction;
- be aware of attempts to 'copy' or 'skim' your credit card details from your card (see below 'Something to look out for').

Something to look out for.

Did you know your card details may be electronically copied, or 'swiped' from your card, without your knowledge, by a device known as a 'skimmer'? Your details can then be printed out onto a fake copy of your card, and used almost immediately by fraudsters in Australia or overseas to empty your account.

To avoid this happening to you, please be wary of merchants who do multiple swipes with your card through the card reader. It may occur when the merchant takes your card out of your sight, or uses it below the counter in order to charge a transaction to you.

How we deal with spending irregularities.

When there are transactions on your card that differ considerably from any style of shopping you've done before, we notice, and we'll call you to check that it's really you doing the shopping.

This is more likely to happen if you take your card when you travel overseas and you're not a regular traveller, so it's important to tell us when and where you're travelling.

And if it wasn't you using your credit card...

If there really is fraud on your card, then we'll block it to prevent any more spending, and we'll send you a new card. As you can understand, we have to act fast in such instances. And sometimes, if we can't reach you when we try to call, we may decide to block your card anyway, to protect your account until we can speak to you.



Safeguard your valuables.

How to keep your accounts safe and secure.

Card Security.

To protect your card:

- sign it as soon as you receive it using a ball point pen;
- carry it with you whenever you can and regularly check that you still have your card;
- don't give your card to anyone else, including your friends or family;
- treat your card as if it were cash. Do not leave it unattended anywhere, such as in a car, bar, nightclub, at the beach or your place of work;
- remember to retrieve your card whenever you use it to make a purchase or make a transaction via an ATM;
- destroy your expired card by cutting it into several pieces and disposing of the pieces securely.

Code Security.

To protect your codes:

- when we send you notification of a code, memorise it and destroy the notification;
- notify us immediately if your PIN mailer has not been received intact, or if a code change has taken place without being requested;
- if you select your own code, change it at regular intervals (every two years);
- if you make a record of a code, make sure you disguise it;
- keep any record of your PIN separate from your card;
- if you select your own code, do not select a number or word that can be easily guessed (such as part of the data imprinted on your card, a previously selected code, consecutive numbers, one number repeated or numbers which form a pattern) or that can be easily associated with you, such as your date of birth,

telephone number, drivers licence number etc;

- never tell anyone your PIN or other codes, including friends, family, police or merchants. If you do, you will be held liable for any related fraud loss;
- never use an electronic banking terminal that does not look genuine, has been modified, has a suspicious device attached to it or is operating in a suspicious manner;
- make sure no one watches you enter your PIN at an ATM or when making a purchase, your Telephone Banking access code when using the phone, or your Internet Banking password over the internet;
- for personal security, avoid using ATMs in poorly lit areas.

Whenever possible, try dealing with businesses you know you can trust, especially when you're giving out your details over the phone or on the internet.

Credit Card Chargebacks – Our dispute resolution process.

It's a good habit to always check over each statement of your credit card account as soon as you receive it. If any incorrect, unauthorised or unknown transactions are charged to your account, the rules of the credit card schemes (e.g. MasterCard and Visa) provide for an established chargeback dispute resolution process to assist you. Through this process, we may be able to reverse these transactions on your behalf.

Please inform us immediately of any incorrect transactions or statement errors as soon as you realise them or within 30 days of the statement date, to ensure we do not lose our chargeback rights. If you do not tell us in time, we may not

be able to chargeback the transaction and you may still be liable for it.

In some cases, where the Electronic Funds Transfer Code of Conduct applies to a transaction, the chargeback time limits may not apply.

We're on call 24/7.

We hope the information in this leaflet will help you keep your accounts safe from misuse and fraud. And we're here to help you around the clock wherever you are, whenever you need it.

You can reach our Cards Customer Service Call Centre on 1300 651 089, 24 hours a day, 7 days a week. And for assistance whilst overseas, call us on 612 9374 7082.

Please note:

- although this brochure is intended to assist you in keeping your accounts secure from unauthorised use by other people, liability for losses resulting from unauthorised transactions is determined under the relevant provisions of the Electronic Funds Transfer Code of Conduct, where that Code applies, rather than under the guidelines listed above.
- "code" means a PIN, Telephone Banking access code, Internet Banking password or any similar information which may be required in order to make electronic funds transfer transactions to or from accounts, and which the user is required to keep secret.

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