

# COVID-19 help for you.

## **Frequently asked questions by people who are new to using Online Banking.**

At Westpac, the health and safety of our employees, customers and community is our priority. That's why we are monitoring the current situation of the COVID-19 pandemic, the impact it has on the people we serve, and helping you with alternative ways to access your accounts, should the need arise.

If you're in a vulnerable situation and would like to speak to us, call us on **132 032** for personal banking or **132 142** for business banking.

Your health and wellbeing are what matters most, so remember that you can use Online Banking to access your accounts from the safety of your home.

We understand the move to Online Banking may be a new experience. To help you we have created these responses to common questions that you may have.

### **I'm not registered for Online Banking, why should I register?**

Over 5 million Westpac customers now enjoy the flexibility of banking with us via Online Banking. It is a more convenient way to bank without visiting a branch. It is also simple and secure. You can do your everyday banking tasks like make payments, check your account balance, transfer money between accounts and pay bills. You are protected by the [Westpac Protect™ Security Guarantee](#).

### **Can I get help over the phone to register for Online Banking?**

You don't need to visit a branch to register for Online Banking. If you would like to be supported through the set up you can call our friendly Customer Care team on **132 032**.

You'll need your 8-digit Customer ID or card number to register. If you're already using your account, we might ask you to reference a past Westpac bank statement.

### **How do I register for Online Banking on my computer or mobile device?**

If you are comfortable following the simple steps below then you can get started on your computer and register online or download the mobile banking app on your app store.

Visit: [www.westpac.com.au/personal-banking/online-banking/getting-started](http://www.westpac.com.au/personal-banking/online-banking/getting-started) and click on **Register**.

## To get set up you will need to follow the following steps:

- Step 1.* **Personal details** - enter your Card number or Customer ID, and follow the prompts.
- Step 2.* **Security questions** - answer all the security questions, such as how many accounts you have.
- Step 3.* **Create a password** - create a secure password to use when you sign in to Westpac Online Banking, click Sign in.
- Step 4.* **Contact details** - provide your contact details such as email and mobile number to complete the registration process, click Continue.

You will then be automatically signed into Online Banking and you can start banking.

## Why is password security for Online Banking important?

Stolen passwords are a commodity that can easily be sold, bought and traded on the black market.

Passwords identify who we are and in many cases are the only defence in protecting our information from unauthorised access. Password security involves securely managing our passwords, and is vital to protecting ourselves, our families and our customers from cybercrime.

Cybercriminals use crafty techniques to crack passwords such as manually guessing using personal information, intercepting via public wifi, or even looking over your shoulder. If your password is captured, guessed or stolen, a cybercriminal can withdraw money, access your private information, and even send emails from your accounts to your friends and mislead them.

## How should I select and secure my password for Online Banking?

Here's some tips on how to create a strong password to help keep your information, including your Online Banking information safe.

- Use a mix of letters, numbers and symbols.
- Avoid anything that can be easily guessed such as family member's names or your birthday.
- Consider a passphrase: This is like a password. It is made of up a sequence of words or other text that are both memorable and more secure.  
For example **Koa1a\$**.

Regularly change your passwords for everything online. We recommend setting a reminder to change them every couple of months.

## What are some tips on password security?

- Never use the same password on multiple services or websites.
- Consider using a password vault (also known as password manager or wallet).
- Don't use public computers or public Wi-Fi for your banking or other sensitive transactions.
- Never share your passwords with anyone.

## I don't remember my Customer ID, where can I find it?

If you are not yet registered for Online Banking, you'll need:

- Your Westpac debit card, credit card or handycard.
- Your Customer ID can be found towards the top of your Westpac Account Statement or in an email that you received when you opened an account.

If you have already registered for Online Banking, you can also find your Customer ID via:

Mobile Banking	Banking on your computer
<b>Step 1.</b> On the login screen, tap the three lines in the top left hand corner before signing in.	<b>Step 1.</b> Go to the Online Banking Sign in screen and select <b>forgot Customer ID or password</b> .
<b>Step 2.</b> Tap <b>Sign in</b> settings.	<b>Step 2.</b> Click <b>I have forgotten my Customer ID</b> , fill in all the fields and click <b>Next</b> .
<b>Step 3.</b> Tap <b>Forgot Customer ID</b> .	<b>Step 3.</b> Enter the <b>SMS Code</b> you would've received via SMS to your registered mobile number and click <b>Authorise</b> .
<b>Step 4.</b> Fill in all the fields and tap <b>Next</b> .	<b>Step 4.</b> Your Customer ID will be displayed.
<b>Step 5.</b> Enter the <b>SMS Code</b> you would've received via SMS to your registered mobile number and tap <b>Next</b> .	<b>Step 5.</b> Click <b>Send SMS</b> if you would like to send your Customer ID to your registered mobile number.

Also you can tap '**Contact us**' from your Westpac App to call us and get through to who you're after faster or call **132 032**.

## How do I download the Westpac App?

First, make sure you're registered for Online & Mobile Banking.  
If you're not registered, register [here](#).

### To download the Westpac App on your Apple Smartphone:

1. Go to the App Store on your device.



2. Search 'Westpac Mobile Banking'.



3. Select 'Get' and follow the prompts.

### To download the Westpac App on your Android Smartphone:

1. Go to the Google Play store on your Android device.



2. Search 'Westpac'.



3. Select 'Install' and follow the prompts.

Once the Westpac App is installed on your device, open the App and enter your existing Customer ID and password.

If you're experiencing any issues downloading the Westpac App, check that the Westpac App is available on your mobile devices. Check our [list](#) of supported devices.

Only download apps from trusted sources, such as the Apple App Store or Google Play store, and always check reviews and ratings before downloading.

## Forgot your Online Banking Customer ID or password?

If you have forgotten your Online Banking Customer ID visit us at:  
[www.westpac.com.au/faq/customer-id](http://www.westpac.com.au/faq/customer-id)

If you have forgotten your Customer ID, you will be asked for:

- Your Westpac debit card, credit card or handycard.
- Your name.
- Your date of birth.

If you have forgotten your password, visit us at:

[www.westpac.com.au/personal-banking/online-banking](http://www.westpac.com.au/personal-banking/online-banking) click **Forgot your password?** and select **Reset now** then follow the prompts. You will be asked for:

- Customer ID.
- Your date of birth.

## How do I know I'm on the real Westpac website?

To make sure you're always connected to Online Banking, and not a fraudulent website, follow these 6 important steps:

1. Type our address, [westpac.com.au](http://westpac.com.au) straight into your browser to get to the sign in page.
2. Never start Online Banking by clicking on a link in an email or by typing in any other website address.
3. Look for the security padlock symbol in your browser before typing in any personal information, such as a password.
4. Check your last sign-in date at the top of the screen when you log in to Online Banking and make sure it's correct.
5. Click **Sign Out** when you finish using Online Banking.
6. Some browsers display a green indicator in the address bar. This indicates you're on a secure and legitimate website.

If you believe your account security has been compromised, please call us immediately on **132 032**.

## How is my financial and personal information safeguarded?

At Westpac, safeguarding your financial and personal information is one of our top priorities. We're here to help protect you, your family and your business against fraudulent transactions.

**Westpac's Fraud Money Back Guarantee:** Our Westpac Fraud Money Back Guarantee ensures that you will be reimbursed for any unauthorised card transactions provided that you have not contributed to the loss and contacted Westpac promptly.

**Westpac's Online Banking Security Guarantee:** Helping to protect your transactions from online fraud.

**Westpac Protect™:** Keeps your cards and Online Banking safe with enhanced security.

Find out more by visiting:

[www.westpac.com.au/security/westpac-protect-centre](http://www.westpac.com.au/security/westpac-protect-centre)

## How do I protect myself from Online Banking fraud?

Whether banking online or via your mobile, we encourage you to have a look at a range of actions you can take to protect yourself against Online Banking fraud.

Find out more about how you can protect yourself by visiting:

[www.westpac.com.au/personal-banking/online-banking/security/how-to-protect-yourself](http://www.westpac.com.au/personal-banking/online-banking/security/how-to-protect-yourself)

## What should I do if I have experienced fraud on my credit card?

At its simplest, fraud occurs when someone obtains your credit card details and uses them over the phone or on the Internet and makes purchases in your name. At the other extreme, a person can assume your identity and open bank accounts, obtain credit cards, get loans and even submit tax returns in your name.

You may not be aware that your card has been used fraudulently until:

- You receive your statement and there are charges for purchases you did not make.
- Our Fraud Detection team advises you on unusual activity on your card and asks if the charges are yours.

If you believe your credit card may have been used fraudulently, please contact us immediately on **1300 651 089**.

Find out more about what to do if you suspect your credit card has been used fraudulently, by visiting:

[www.westpac.com.au/security/types-of-scams/card-fraud](http://www.westpac.com.au/security/types-of-scams/card-fraud)

## I received a hoax/spam/scam/fake email or SMS claiming to be from Westpac. What should I do now?

We understand the Australian Competition and Consumer Commission (ACCC)'s Scamwatch has received multiple reports of COVID-19 themed scam texts being sent to members of the public.

Reporting scams is really important as it allows us to quickly investigate and potentially minimise the chance of others being affected.

Here's what to do:

### Email.

- Forward the suspect email to [hoax@westpac.com.au](mailto:hoax@westpac.com.au)  
This inbox is monitored 24/7; you'll receive an auto-reply to confirm we've received it.
- Delete the fake email from your inbox, sent and trash folder.

### SMS.

- Forward hoax SMS messages claiming to be from Westpac to **0497 132 032** for investigation (used for SMS only, please direct all related calls to **132 032**).
- Delete the SMS.

If you've responded to the email, clicked on a link in an email or SMS or downloaded an attachment, it's possible your security could've been compromised. In that case, or if you notice a transaction you did not make, contact us immediately on **132 032**.

Regularly change passwords for everything online - we recommend setting a reminder to change them every couple of months. Avoid using the same passwords for social media, email accounts and your Online Banking.

## What is two factor authentication and should I use it?

Be cautious of what you share online and on social media. Think before you post photos, personal information and financial information about you, your friends or your family.

Regularly check your privacy settings and register for two factor authentication to help keep your social media and email accounts secure.

Two factor authentication provides a way of 'double-checking' that you're really the person you're claiming to be when you log into, or transact on your online accounts.

## How can I protect myself from financial abuse?

Financial abuse can happen to anyone. People can be particularly vulnerable to financial abuse when they are dependent on family members and other people for their day-to-day care or social contact.

**Call 000** if you are in immediate danger.

To find out more about financial abuse please visit:

[www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/difficult-circumstances/financial-abuse](http://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/difficult-circumstances/financial-abuse)



**Things you should know:** This document COVID-19 help for you: Frequently Asked Questions is produced by [the Davidson Institute](http://www.davidsoninstitute.edu.au). The Davidson Institute offers a range of money management topics for individuals, businesses and community organisations to help them build their financial confidence. For more information visit [www.davidsoninstitute.edu.au](http://www.davidsoninstitute.edu.au). This information is current as of 19th March 2020. If you come across any other relevant information not included here, please let us know by email to [info@davidsoninstitute.edu.au](mailto:info@davidsoninstitute.edu.au) and we will consider its inclusion for the next update of this document. Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Pay and Google Play are trademarks of Google Inc.

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