

# General banking safety tips

- Credit cards
- Debit cards, EFTPOS and ATMs
- Passbooks and everyday bank accounts
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- Identity theft
- Passwords and PINs
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- Protecting your privacy

## Credit cards

- Sign your card immediately after you receive it in the mail
- If you are not using your card anymore or it has expired, destroy it by cutting through it diagonally more than once
- When conducting a transaction, read the receipt and verify the transaction details before signing your name
- Ensure that the right card is handed back to you after a transaction
- Make sure the vendor does not take your card out of your sight when making purchases
- 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
- Tear up credit card receipts before disposing of them
- If you are being sent a new credit card, find out how long it should take to receive it in the mail. If it has not arrived in the expected time contact the bank
- Be aware of the expiry date on your card (you should receive your replacement card three weeks before the expiry date)
- To report lost or stolen cards call 1300 651 089, or from overseas call 612 9374 7082
- See also: Passwords and PINs and Protecting your financial information

## Debit cards, EFTPOS and ATMs

- Always keep your card in sight when using it
- When using an ATM or making an EFTPOS transaction be aware of the behaviour of those around you and report any suspicious acts to the Bank immediately
- Position yourself so that others cannot see you entering your PIN
- Always store your cards in a safe place and do not keep a record of your PIN with your card
- If anyone rings you and asks for your PIN, expiry date, or card number, do not give them the details (the Bank will never ring you to ask for this information)
- See also: Passwords and PINs and Protecting your financial information

## Passbook and everyday bank accounts

- Report the theft or loss of your passbook immediately to the Bank
- Be vigilant with your account number, do not share it with others, and do not allow others to transact through your account
- Do not keep signed deposit or withdrawal forms in your passbook
- Never agree to 'sell' your account, if someone asks you. This involves giving someone else your account details and allowing them to take control of your account
- See also: Passwords and PINs and Protecting your financial information

## Personal cheques

- Always store your cheque book in a secure place
- Report the theft or loss of a cheque book immediately to the Bank
- When a cheque book has been received in the mail, check for any tampering of the envelope, and that all the cheques are in numerical order
- When writing a cheque ensure you leave no blank spaces that would allow the addition of extra words

- Do not give a blank cheque to anyone, signed or unsigned
- Properly destroy all cancelled cheques
- Always write with blue or black ink pen
- If an account is no longer required by you, close it so that others cannot tamper with it
- Never indicate on an envelope that a cheque is inside
- See also: Protecting your financial information

## Identity theft

- Do not disclose your account details or personal information over the telephone, email or mail unless you initiated the request yourself. The Bank would never contact you for this purpose
- Never let your credit card out of your sight when paying a bill, and don't give anyone the opportunity to 'skim' (copy) the details from your card
- Keep personal documents at home in a safe place away from others (if you are in a shared living arrangement)
- Ensure your home letterbox is secure and only accessible by you, so that identity thieves cannot steal your mail from you before you collect it

- Check that you are continuously receiving your mail and bank statements, as thieves may sometimes complete a 'change of address' form to divert your mail to another location
- Don't leave anything in your car that could be of use to identity thieves eg. bills, registration papers, licences and other identifying information
- Before putting documents with personal information in the rubbish, make sure you tear, burn or shred them
- Always check your statements for any transactions that look suspicious
- See also: Passwords and PINs and Protecting your financial information

## Passwords and PINs

- Destroy any notification we send you containing passwords or PINs
- Always memorise your passwords and PINs; use a number or word that you can easily remember, but which is difficult for others to guess
- Do not use your date of birth, postcode, telephone number, name or a simple sequence like 1234

- Do not use your passwords or PINs for other services (eg video account, email account, mobile phone)
- Never disclose your passwords or PINs to anyone including family or friends. Do not write it down or store it on your computer
- Make sure no-one watches you enter your PIN at an ATM, or when making a purchase, or your Internet Banking password over the internet
- Change your passwords and PINs regularly
- Do not disclose your account details or personal information over the telephone, email or mail unless you initiated the request yourself. The Bank would never contact you for this purpose
- Ask for your personal information to be deleted from marketing databases
- Ensure Westpac always has your up-to-date contact details, including work and mobile numbers

## Protecting your financial records

- Always check your statements for any transactions that look suspicious
- Keep photocopies of your records and contact numbers of your financial institution in a secure place, so you can call them immediately if you suspect fraud or theft
- Always keep your tax records and other financial documents in a secure place
- When throwing out documents make sure your tax file number is not visible
- Ask what the privacy policy is for the companies that you provide your personal or bank details to, and find out how they ensure the privacy of such information.
- Read Westpac's Privacy Policy

## Protecting your privacy