

# IMPORTANT INFORMATION ABOUT YOUR ANZ CARD

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We are writing to remind you about how to protect your card security and what to do if you have a query about a disputed transaction on your ANZ card.

## ANZ'S ELECTRONIC BANKING SECURITY GUIDELINES

### Guidelines for your card and password security

Your ANZ card password, PIN (Personal Identification Number), 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 password, PIN, Telecode and other usernames and 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 losses resulting from 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 as applicable.

You may be held liable or partly liable for unauthorised transactions if you contributed to the loss through fraud or a breach of the passcode security requirements set out in these guidelines, if you unreasonably delay reporting a security breach (such as losing your card or someone gaining access to your PIN or passwords) or where an unauthorised transaction occurs because your card was left in an ATM.



## **Card security**

To help protect your card, you and your additional cardholders must:

- sign the back of your card immediately on receipt and only use it within the 'valid from' and 'until end' dates;
- securely destroy the credit card when it expires (including any chip);
- not let anyone else use the card or have access to the card details or the PIN;
- regularly check that you still have your card;
- ensure that you retrieve your card after making a transaction;
- take reasonable steps to protect your card from misuse, loss or theft; and
- notify ANZ immediately if you become aware that your card or card account details (for example, the number and expiry date of your card) has been lost or stolen, or has been used by someone else.

### **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 is lost or stolen or 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.

## **Passcode security requirements**

These requirements help to protect your personal identification numbers (PIN) or other passwords (including one time passwords), Telecodes or usernames ('passcodes'). You may be held liable or partly liable for unauthorised transactions if you contribute to a loss through a breach of these requirements.

To help protect your PIN and passcodes, you and your additional cardholders must not:

- voluntarily disclose any of your PIN or passcodes to anyone (including a family member or friend). You may, however, disclose your ANZ Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- write or record your PIN or passcodes on your card, or on any other device given to you by ANZ that is used to perform transactions ('device') without making a reasonable attempt to protect it;

- keep a record of your PIN or passcodes with anything carried with, or liable to loss or theft simultaneously with, your card or device without making a reasonable attempt to protect it;
- keep a written record of your PIN or passcodes without making a reasonable attempt to protect it;
- choose a PIN or passcode that represents your birth date or a recognisable part of your name;

You must also notify ANZ immediately if you become aware that your card or device has been misused, lost or stolen, or that the security of your PIN or passcode has been breached.

A reasonable attempt to protect the security of a PIN or passcode record includes:

- disguising your PIN or passcode among other records;
- hiding or disguising the PIN or passcode in a place where it would not be expected to be found;
- keeping a record of the PIN or passcode in a securely locked container; or
- preventing unauthorised access to an electronically record of the PIN or passcode (for example, by password protecting it).

### **Other recommendations**

We recommend you also consider the following steps to help keep your PIN or other passcodes safe:

- never enter your PIN or passcode into a web page which has been accessed by a link from an email, even if the email appears to have been sent by ANZ;
- When accessing ANZ Internet Banking you should always enter [www.anz.com](http://www.anz.com) into your browser using the keyboard of your computer;
- take care to prevent anyone else seeing your PIN or passcode being entered in electronic equipment or hearing you disclose your Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- avoid choosing a PIN or passcode with an easily retrieved combination (for example, repeated number or letters);
- aim to disguise your PIN or passcode in a way that is difficult for another person to discover. Consider avoiding:
  - recording the PIN or passcode in reverse order;
  - recording the PIN or passcode as a telephone number where no other numbers are recorded or where the numbers are in their correct sequence;
  - recording the PIN or passcode disguised as a date (including your birth date) or as an amount; or
  - recording the PIN or passcode in an easily understood code (for example, A for 1, B for 2).

## **What to do if you need to dispute a transaction on your ANZ card**

ANZ has a process in place to help you with any incorrect or unknown transactions charged to your card.

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know immediately. The Visa Scheme rules impose time limits for raising a dispute. Generally, under the scheme rules ANZ must lodge a fully detailed claim on your behalf within 120 days<sup>1</sup>. However, we recommend that you raise your dispute with us as soon as possible. If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, such as where ePayments code applies, these time limits may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you may be liable for the transaction. To make sure this doesn't happen, it's important to review your statements carefully.

### **Visa Secure (Formerly known as Verified by Visa)**

Visa Secure (formerly known as Verified by Visa) provides an extra level of protection for online Visa purchases at participating retailers utilising One Time Password via SMS sent to your mobile phone number held by ANZ.

You are not able to reverse a transaction authenticated using Visa Secure (formerly known as Verified by Visa) unless ANZ is liable as provided in your Electronic Banking Conditions of Use.

### **Any Questions?**

For more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use. If you have any questions, please visit [anz.com](https://anz.com) or call 13 22 73. Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

<sup>1</sup> For transactions performed using the EFTPOS system, longer time limits may apply.