

Card and Account Security.

Important information
about your card and
account.



Card and Account Security

1. Peace of mind

As a Bendigo Bank customer you can bank with confidence knowing that, if you take reasonable care when using your card, report any unrecognised or unauthorised transactions immediately and do not contribute to any negligent behaviour on your account, you will never be held responsible for charges proven to be fraudulent. That's because we make fraud our problem, not yours.

In the event that your card is compromised by fraud, we'll work quickly to get you a new card and promptly investigate any unauthorised charges. We pride ourselves in taking every possible step to prevent fraud.

As a card and account holder, you do have a duty of care to ensure that you take reasonable steps to protect the security of your card, Personal Identification Number (PIN), passwords and phone and internet banking access numbers. So, with that in mind, here are some tips to help protect the security of your Bendigo Bank account.

2. Internet Banking security

- To provide you with additional protection for your internet banking transactions, we recommend that you either download the VIP Access app from your smartphone app store (the App Store or Google Play); or purchase a physical Security Token from us.
- Install Anti-virus, Anti-spyware and Firewall software and keep them and your operating system up to date.
- Always use a Bendigo Bank approved access point which includes our website: www.bendigobank.com.au for classic e-banking, or m.bendigobank.com.au, iOS application or Android application for mobile banking.
- Keep your computer browser (e.g. Chrome, Internet Explorer, Firefox) and product software (e.g. Microsoft Office, Adobe) up to date.
- Never follow an email link which takes you directly to a logon screen or asks you to enter your banking details. Bendigo Bank will never send these emails under any circumstances.

- Always exit your e-banking session when finished, by clicking the 'Logoff' button.

3. Keeping your card secure

- Sign the back of your card as soon as you receive it.
- Carry your card with you whenever possible. Otherwise ensure that it's kept in a secure location.
- Check regularly that you still have your card.
- Do not let anyone else use your card or conduct a transaction on your behalf, including family and friends.
- Ensure that you retrieve your card after making a transaction.
- If you need to contact us about your card or account, never include your full card number in an email. Instead, contact us by phone or send us a secure message through Internet Banking.
- Do not take a photo of your card and share it on any social media platforms.
- Never provide your card or account details to anyone who phones or emails – staff from Bendigo Bank will never request this information from you.

4. Protect+Pay

- Protect+Pay gives you complete control over your Bendigo Bank credit, debit and Easy Money cards.
- Temporarily block a misplaced card while you look for it and unblock it when you find it.
- Block online transactions until you want to shop online.
- Block overseas transactions when you are in Australia.
- Block in store and ATM transactions until you plan to use your card.
- Block Tap and Pay purchases in Australia and Overseas
- Cancel a lost card and order a replacement.
- Change your card Personal Identification Number (PIN).
- Block Contactless transactions when you are in Australia and Overseas.

5. Protecting your PIN, Password and Access Numbers

- Destroy your paper PIN as soon as you receive it.
- Memorise your PIN or phone and internet banking access numbers and passwords.
- To set up a new PIN or change your existing PIN, you can either call 1800 035 383 and follow the prompts; or do this online via the 'Manage Cards' section of your Internet Banking; or the Protect+Pay app.
- Do not keep a written record in any form of your PIN, password or access numbers.
- If you are not able to memorise your PIN, password or access numbers you must make reasonable attempt to disguise it. This includes hiding or disguising it among other records, in a place where it would not be expected to be found or storing it in a securely locked container or electronic device.
- Do not disclose your PIN, password or access numbers to anyone, including family and friends.
- Ensure that nobody observes your PIN, password or access numbers being entered.
- Do not select a PIN, password or access number that can be easily associated with you such as your date of birth, phone number, and postcode.

6. Using your card

Internet and phone

- You are enrolled in Verified by Visa or Mastercard SecureCode as an additional level of security when making purchases at participating online merchants. These services help to protect you against unauthorised card use by requesting your customer number to verify your online transaction.
- Only deal with reputable and well-known companies when purchasing goods or services over the internet or phone.
- Only provide your card details when making purchases – do not provide them for any other reason.

- Merchants may request the last 3 digits from the back of your card (CVV2 / CVC2). This code is used in an endeavour to validate that the purchaser is in possession of the card.
- Do not respond to emails which request you to provide your card details, PIN, passwords or access numbers.

ATM and eftpos

- Be mindful of your surroundings when making a transaction.
- If you notice any suspicious behaviour or devices at or around an ATM or eftpos terminal, do not proceed with the transaction.
- Many ATM and eftpos terminals are now fitted with a privacy shield to cover your PIN when being entered. Be particularly cautious when entering your PIN if the terminal has not been fitted with one. We recommend you use your spare hand to obscure the entry of your PIN in this case.
- Take care to ensure that your card is not taken out of your sight when making a purchase.
- Never allow your card to be swiped through a device other than the eftpos terminal.

7. Daily transaction limits

	Cheque/Savings	Credit
ATM*#	\$1,000	\$1,000
eftpos*#^	\$1,000	Balance of account or available credit

* These are combined maximum daily withdrawal limits and apply per card.

The daily transaction limit may be varied for customers upon application and approval. Higher limits carry a higher risk of loss from fraudulent activity.

^ EFTPOS outlets may have other restrictions on the amount of cash that can be withdrawn.

8. Contactless Card Technology

Your Bendigo Bank debit or credit card can be used with contactless card technology.

Contactless card technology enables you to complete fast and secure transactions for purchases under \$100.

- Your transaction is completed within seconds, no need to insert or swipe your card.
- Your card is embedded with secure encryption technology which is compliant with global security standards.
- No accidental transactions - your card must be held within 4cm of the card reader for more than half a second for a transaction to occur.
- Your card remains in your possession throughout the transaction so you retain control.
- A unique code is transmitted with each purchase, preventing the chance of fraudsters replicating a transaction.
- You will not be held liable for any transactions performed without your permission, as long as you take reasonable care when using your card.

8.1. Merchant Routing

Paying for purchases with Tap & go has changed

- Merchants now have the ability to choose between Visa, Mastercard or eftpos to process each payment. The customer has the ability to override the scheme chosen by the business. Businesses should have a sign which displays which scheme their transactions are processed through. If the sign displays 'eftpos' and the customer wants to put their transaction through Mastercard, they will need to insert their card and select 'credit' or if the sign displays 'Mastercard'.
- Merchants now have the ability to choose between Visa, Mastercard or eftpos to process their payments. The addition of eftpos as a settler of transactions should increase competition within the merchant industry and reduce additional surcharge fees for customers.
- The merchant should inform you who it has chosen to process the payment.

8.2. Apple Pay

- When you make a purchase, Apple Pay uses a device-specific number and unique transaction code. So your credit or debit card number is never stored on your device or on Apple servers. And when you pay, your credit or debit card numbers are never shared by Apple with merchants.

8.3. Samsung Pay

- Samsung Pay doesn't send your actual credit or debit card number with your payment. Instead we use a digital card number to represent your account information - so your card details stay safe and secure.

8.3. Android Pay

- When you use your phone to pay in stores, Android Pay doesn't send your actual credit or debit card number with your payment. Instead we use a virtual account number to represent your account information – so your card details stay safe and secure.

8.5. Garmin Pay

- Garmin Pay protects you by using a digital card number instead of your debit or credit card number every time you make a purchase. And your card number is not stored on your device or passed to merchants when you pay. So you pay with confidence.

8.6. Fitbit Pay

- Fitbit Pay uses an industry-standard tokenisation platform to ensure your card information is never revealed or shared with merchants or with Fitbit. Fitbit Pay also requires you to use a security code for an added layer of protection.

9. Dispute Resolution

You should carefully check your statements when you receive them and regularly review your accounts transaction activity online. If you notice any apparent errors or possible unauthorised transactions you must advise us immediately.

The Card Schemes have a dispute resolution process which sets out the specific circumstances and timeframes in which a refund can be claimed on a disputed retail purchase transaction.

This is referred to as a 'chargeback right'. On your behalf, we will claim a chargeback right where one exists and the transaction has been disputed within the required time frame. The timeframes for us to process a chargeback vary between 45 days and 120 days from the date of the transaction, depending on the type of dispute.

Our ability to dispute a transaction on your behalf may be lost if you fail to notify us within the required timeframes. For this reason, it is in your interest to report any disputed transaction to us immediately as failure to do so may result in your claim being declined.

The ePayments Code also has a dispute resolution process in place that deals with any transactions made with a PIN, password or access number and transactions made over the internet or phone using a card.

10. Regular Payments

What is a 'Regular' Payment?

Regular payments can be either a recurring payment or an instalment payment. A Regular Payment represents an agreement between you (the cardholder) and a merchant in which you authorise the merchant to debit your card at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by you. The amount may differ or be the same for each transaction.

An example of a Regular Payment could be if you request your local gym to charge your membership fee to your credit card each month or if you have purchased a new television from your local appliance store and are being billed by the merchant in subsequent multiple periods.

What are the benefits of Regular Payments?

Some of the benefits for cardholders who set up regular payments include:

1. Ensuring timely payments to the merchant
2. Saves you time as the payment is processed automatically
3. Saves you money as you do not have to pay for cheques, money transfers or postage, nor will you be liable for late fees.

Your responsibilities and obligations

Regular Payment arrangements are an agreement between you (the cardholder) and the merchant. You should keep a record of all regular payment arrangements you have established with your merchant and store it in a safe place. You may need to refer to your records in the future. A template for recording your Regular Payment arrangements is available on our Website via the search term 'regular payments'.

You are responsible for notifying the merchant when your card details change, including a change in card number and/or change of card expiry date. Until you notify the merchant, your bank is required to process transactions from the merchant. A template is available on our Website under the 'Managing Your Card' section for you to utilise which will advise the merchant of any changes in account details.

We recommend you keep a copy of any correspondence that you provide to a merchant together with records of any earlier Regular Payment agreements. This correspondence will be required if the merchant fails to comply with your request in a timely manner and you decide to dispute any incorrectly charged Regular Payments.

Your rights to dispute a Regular Payment

Any issues with your Regular Payments, including the failure of the merchant to act on a change in account details advice, should be initially taken up directly with the merchant. Should further assistance be required to resolve an issue between yourself and a merchant please refer to the Disputed Transaction Form on our Website under the 'Contact Us' section or your nearest branch for more information.

11. Contact Us

To report a lost, stolen, retained or unauthorised activity on your card

In Australia

- Bendigo and Adelaide Bank Limited
1800 035 383

Overseas (call reverse charges)

- Bendigo and Adelaide Bank Limited
+61 3 5485 7872
- Mastercard
+1 636 722 7111
- VISA
+1 303 967 1090

For a full list of countries and associated contact phone numbers, please refer to the following websites.

www.mastercard.com.au/emergency-services.html

www.visa-asia.com/ap/Subscription/gcas.jsp

For further information refer to the Terms and Conditions relevant to your account, available at www.bendigobank.com.au

Contact us

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 BENDIGO
Online	At bendigobank.com.au
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552

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