



# PIN / Password Security

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)

## INDEX

**PIN / Password Security 2**

---

**Protection of Information 3**

---

**Keep Informed 3**

---

**Your Protection 4**

---

**Online Banking Security 5**

---

**Visa Debit Card Security 6**

---

**Electronic Funds Transfer**

**Code of Conduct 6**

---

**Additional Information 7**

---

# Security Guidelines

## Access Method

Your Gateway Bank Membership Number, Member login, Visa Debit Card, Personal Identification Number (PIN) and/or passwords are the keys to accessing your accounts electronically. The security of each one is therefore extremely important. These guidelines are designed to help keep your access method secure. By following these guidelines, you can assist in preventing misuse of your access details.

# PIN / Password Security

To help protect your PIN and password you should take the following steps to guard against unauthorised use of your PIN or password:

- ▲ Choose a suitable PIN or password. Your PIN or password must not relate to your name, date of birth, telephone number or name of a relative. Nor must it be an obvious combination of letters and numbers or one that can be easily guessed by someone else.
- ▲ Take care to keep your PIN and password secret, secure, and protected. Do not disclose your PIN or password to anyone, including family members and friends. Take care to prevent anyone else seeing you entering your PIN or password and check your Gateway statements of account regularly.
- ▲ Do not write or specify your PIN or password, unless it is disguised. We recommend you try to commit your PIN or password to memory.

*Note: The Visa Debit PIN that is supplied to you is a secure and hidden PIN. If you wish to change it, you may do so in person at our branch or via Online Banking. If you believe that another person knows your PIN or password, immediately change it and report the matter to us.*

## **What is NOT a Reasonable Attempt to Disguise a PIN or Password?**

If you, or any authorised user, record your PIN or password, you must make a reasonable attempt to disguise it. It is NOT a reasonable attempt to disguise a PIN or password if you record the PIN or password:

- ▲ in reverse order;
- ▲ as a telephone number where no other numbers are recorded;

- ▲ among other numbers or letters with any of them marked to indicate the PIN or password;
- ▲ disguised as a date (including your birth date) or as an amount; or
- ▲ in an easily understood code.

## Protection of Information

Gateway takes the protection of your information and transaction data very seriously. However, electronic access security is a partnership between Gateway (the provider of electronic access) and you (the user of these services). To enjoy the convenience of safe Gateway account access, it's important that you keep informed, and protect your account information.

## Keep Informed

Technology cannot automatically protect you against all fraud and security risks. Therefore, it is important you keep informed by learning about the types of electronic access security issues you may encounter and understand the range of security and communication practices Gateway has adopted. Gateway's Online Banking provides users with the following security:

- ▲ Firewalls
- ▲ Encryption
- ▲ Automatic Time-outs
- ▲ Incorrect Password Access Lock
- ▲ Last Login Time Check

Access to Telephone Banking is protected by the requirement of a PIN. To safeguard your personal information, the following communication practices have been adopted.

Gateway will never:

- ▲ Ask for your Online Banking login details or Telephone Banking password via phone or email
- ▲ Send you a link to Online Banking via email
- ▲ Request that your Online Banking or Telephone Banking password be communicated to us in any form.

Your PIN and signature form a vital part in the security provided by your Gateway Visa Debit Card. By ensuring your Card and PIN are secure at all times and exercising due caution when using your card, you can help maintain the security of your Card and account. Gateway offers chargeback rights on fraudulent transactions. It is very important to notify Gateway of any suspicious charges on your statement immediately.

Any changes to the Gateway web address will only ever be communicated via our authorised website or other formal means. Furthermore, we will ensure we are always compliant with all electronic access communication legislation and relevant codes of practice. In particular, we will abide by the requirements of the Spam Act 2003 and will ensure that:

- ▲ We secure your consent to receiving any commercial electronic messages (as defined by the Spam Act 2003)
- ▲ Our emails to you contain clear and accurate identification of who is responsible for sending the message, and how they can be contacted
- ▲ Unsolicited emails to you contain an unsubscribe facility, allowing you to indicate that such messages should not be sent to you in the future.

## Your Protection

You must take reasonable care to ensure that access methods and any record of access methods are not misused, lost or stolen. We strongly recommend that you change your PIN and password regularly and protect your personal information.

# Online Banking Security

The internet is increasingly being exploited by frauds that sometimes look surprisingly genuine. Various tricks are used to lower your guard, such as hoax emails that lead you to a false website with subject lines such as 'security and maintenance upgrades' or 'investigation of irregularities'.

## **For your protection please remember these important things:**

- ▲ Under no circumstance would Gateway ask a Member to disclose their PIN or password by any means including email or telephone. Gateway will not make unsolicited requests for this type of Member information
- ▲ Always log in directly from your browser and make sure it is via **www.gatewaybank.com.au** our authorised site address
- ▲ Never access Online Banking within an email link and disregard emails that request you to do this
- ▲ Delete suspicious emails without opening them. Avoid opening dubious attachments, even if the email seems to come from someone you trust and never click on an hyperlink in an email
- ▲ Change your PIN and/or password regularly, and protect your personal information
- ▲ Avoid using computers in public places, such as internet cafes, to undertake any Online Banking functions. Check that nobody is looking over your shoulder and keep private information out of chat rooms or email
- ▲ Keep your computer secure by installing effective virus programs and firewall protection. Don't leave your computer while you are logged on to Online Banking, and always remember to logout to sign off from Online Banking
- ▲ If you have any concerns about your account contact us on **1300 302 474**.

## Visa Debit Card Security

Your Visa Debit Card offers a high level of security, however, there are inherent risks involved in electronic transactions. It is important to refer to the following instructions to ensure your maximum level of protection:

- ▲ Sign your Card as soon as you receive it and keep your Card in a safe place
- ▲ Prevent anyone seeing you enter your PIN, or telling anyone your PIN
- ▲ Never write your PIN on your Card, or on any item that could be lost or stolen with your Card
- ▲ If you change your PIN, don't select your birthday or a recognisable part of your name as your PIN
- ▲ Immediately report the loss, theft or unauthorised use of your Card to Gateway on **1300 302 474** or the Visa Debit Card Hotline on **1800 450 346**

## ePayments Code

We warrant that we will comply with the requirements of the ePayments Code where that code applies. Liability for unauthorised transactions will be determined under the ePayments Code. A copy of the Code is available upon request.



## Additional Information

These security guidelines do not contain all the information relating to the conduct of your account or facility. Additional information on current interest rates, fees, charges, terms and conditions, and Product Disclosure Statements for all bank accounts and related services is available on our website **[www.gatewaybank.com.au](http://www.gatewaybank.com.au)** or from us on request.

# How to contact us

Web

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)

Email

[memberservices@gatewaybank.com.au](mailto:memberservices@gatewaybank.com.au)

Call

**1300 302 474**

Fax

**02 9307 4299**

Branch / Head Office

**Level 10, 68 York Street**

**SYDNEY NSW 2000**

Postal Address

**GPO Box 3176,**

**Sydney NSW 2001**

Gateway Bank Ltd  
ABN: 47 087 650 093  
AFSL No: 238293  
PPS 20180810

