SECURITY NOTICE

To guard against unauthorised electronic transactions, whether via the use of access cards, such as VISA card, or through Telephone or Online Banking services where an access code is used, we suggest that you follow the following security guidelines:

Easy App, Internet, Mobile and Telephone Banking Security

- Change your Internet Banking (IB) Member Login to a combination of letters and numbers.
- Set up Account Alerts with IB that notify you when a transaction occurs.
- After accessing IB or Mobile Banking (MB) you should close your Internet browser after logging out.
- Never leave your computer or mobile phone unattended while logged in.
- Always password protect the access to your mobile phone or tablet.
- Enable fingerprint authentication within Easy App - if available on your device.
- Increase the security of your IB or MB session by using SMS One Time Passwords.
- Never write account or access code information in emails or store them in files where they can be accessed by others.
- Do not select a numeric passcode that represents your date of birth or an alphabetical passcode that is a recognisable part of your name.

Card Security

- Sign your card as soon as you receive it and keep it in a safe place.
- Never write your PIN on your access card or keep an undisguised record of your PIN in any location, including your computer or diary.
- Protect your PIN - always cover your hand while entering your PIN. Always be aware of your surroundings while entering your PIN at an ATM or eftpos terminal.
- Take care online by only using your VISA card on secure websites. Avoid making online purchases using your VISA card from a public computer.
- Never lend your VISA card to anybody or tell or show your PIN or access codes to another person.
- Immediately report the loss, theft or unauthorised use of your VISA card to First Option.

Check your Account Information

- Examine your account statement immediately to identify and report, as soon as possible, any instances where electronic transactions have occurred without your authority.
- Regularly log in to IB or Easy App to review your transactions.
- Immediately notify First Option Bank of any change of contact information, including your address, email and phone numbers.

These guidelines will NOT determine your liability for losses resulting from unauthorised transactions. Liability for such transactions is determined in accordance with the Conditions of Use applying to your VISA card, Easy App, Telephone, Internet or Mobile Banking services and the provisions of the ePayments Code. Information about the ePayments Code can be obtained from First Option Bank.