



PIN / Password Security

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Security Guidelines

Access Method

Your Gateway Credit Union 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:

- ▲ Gateway strongly recommends that when you receive your Gateway issued PIN or password, you immediately access CUE Call and/or Online Banking to change it
- ▲ 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. However, if you wish to change it, you may only do so in person at our branch.

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 or an easily understood code;
- ▲ 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; or
- ▲ Disguised as a date (including your birth date) or as an amount.

Protection of Information

Gateway takes the protection of your information and transaction data very seriously. However, electronic access security is a partnership between Gateway (as the provider of electronic access) and you (as 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 CUE Call, our telephone banking service, 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 CUE Call password via phone or email
- ▲ Send you a link to Online Banking via email
- ▲ Request that your Online Banking or CUE Call 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 and any other user must take reasonable care to ensure that access methods and any record of access methods are not misused, lost or stolen. We strongly recommend 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
- ▲ Always log in directly from your browser and make sure it is via **www.gatewaycu.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
- ▲ Keep your computer secure by installing effective anti-virus programs and firewall protection. Don't leave your computer while you are logged on to Online Banking, and always remember to logout from Online Banking
- ▲ If you have any concerns about your account contact Gateway 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 224 004**.

Electronic Funds Transfer Code of Conduct

We warrant that we will comply with the requirements of the Electronic Funds Transfer (EFT) Code of Conduct where that code applies. Liability for unauthorised transactions will be determined under the EFT Code of Conduct. 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 for all Gateway accounts and related services is available on our website www.gatewaycu.com.au or from us on request.

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