

Your credit card security.

Follow this guide to optimise the security of all transactions on your CommBank credit card.



Your security is our priority

At CommBank we are committed to protecting the details of your credit card and keeping your account safe. This brochure outlines the free security features of your card/s and some simple steps you can take to increase your level of protection.

Security chip protection

All new and replacement MasterCard® and Visa credit cards have chip technology which is more secure because it is more difficult to fraudulently copy the details of your card.

We provide a guarantee

CommBank provides a guarantee that you will not be liable for unauthorised transactions (including contactless payments) on your credit card provided you comply with the Credit Card Conditions of Use.

We monitor your accounts, 24/7

We have advanced fraud detection systems monitoring your account 24/7. With the introduction of the voice-activated Adeptra telephone alert system, we can now contact you within seconds of any potential fraudulent activity on your account.

Important information about shopping online

Shopping online can be fast, easy and fun, but it is important to keep your credit card secure. So to help keep you even more protected, we provide enhanced security with NetCode.

NetCode is a one-time password used to safeguard online purchases. When you make a purchase online, NetCode sends an instant, one-time password to your mobile phone. This offers you added protection against possible fraudulent use of your card.

Find out more and how to register at commbank.com.au/netcode

If you have an additional cardholder on your account, they will also need to be registered for NetCode.

Are you still signing?

A personal identification number (PIN) is a faster and more secure way to pay for purchases.

You will need a PIN to make purchases and when making ATM withdrawals.

Find out more at commbank.com.au/pinwise

Tips to stay safe

Protecting your cards

- Sign your card as soon as you receive it.
- Regularly check that you are still in possession of your card.
- Don't let anyone else use your card, or hold it for you.
- Take your cash, card and receipts with you after every transaction.
- Don't leave your card out in the open, such as at a bar or café.
- Cut up and dispose of your card when it expires.

Protecting your personal identification numbers (PIN) and passwords

- Memorise your PINs and passwords and destroy any letters advising you of new ones.
- Don't tell anyone your PINs or passwords, even friends or family.
- Don't write down your PINs or passwords or keep them on any device you carry with you.
- Avoid letting anyone watch you enter your PIN or password during a transaction. A good practice to get into is to cover the keypad when you put in your PIN.
- If you choose your own password or PIN, don't select anything easily guessed, such as your birthday or any public or semi-public information.
- Watch out for scams, where a criminal, claiming to be from a legitimate business or bank, sends you an email, SMS or calls asking for your account details. Do not click on any links or provide any details. Forward emails to hoax@cba.com.au immediately for investigation.
- You can change your PIN instantly in Netbank, CommBank Kaching, at a CommBank branch or ATM.

Notify us immediately if:

- Your card is lost or stolen.
- Someone has found out your PINs or passwords.
- You believe there has been unauthorised access to your account.
- You go overseas or change your contact details.

Chargebacks and reporting possible mistakes in statements

Ensure that you keep all receipts and transaction records received from merchants, financial institutions and electronic equipment, and check the details and entries on each card account statement for accuracy as soon as you receive it.

If you believe an error or an unauthorised transaction has occurred, please notify us straight away. In some circumstances when you make a purchase using your credit card, card scheme rules allow us to dispute a transaction for you from the merchant's financial institution (i.e. a "chargeback"). Usually, we can only do this after you have tried to get a refund from the merchant and were unsuccessful.

To request a chargeback, tell us you want to chargeback the transaction within 30 days of the date of the statement which shows the transaction and provide us with any information we ask for to support your request. If you don't follow these steps, it may limit our ability to resolve your complaint, and you may still be liable for the transaction.

Please note that chargeback rights don't apply to BPAY® payments from your credit card account, however we will do our best to try to recover the payment from the Biller or any other person who received it, if possible. For more information on chargebacks visit commbank.com.au/personal/credit-cards/manage/lost-and-stolen-or-disputes and go to the "disputes" tab.

Please note

It is important to remember that if you don't make a reasonable attempt to disguise your PINs or passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. You may also be liable if you do not protect or notify us immediately of an issue with them. Your liability for any losses arising from unauthorised transactions is determined in accordance with the Electronic Funds Transfer Code of Conduct, and from 20 March 2013, the ePayments Code.

This document is a guideline only. For further information, please refer to your terms and conditions or contact us.

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24 hours a day, 7 days a week

commbank.com.au

If you are travelling overseas and have a lost/stolen card or security issue, call +61 9999 3283 (reverse charges accepted).

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