

## BE ALERT

Always report any unauthorised or suspicious transactions to

**Members Equity**

**Bank** on

**1300 654 998**

(Mon to Fri 8am-8pm  
and Sat 9am-5pm Melbourne Time).



**MembersEquity  
Bank**

The Super Funds Bank

Your  
Members  
Equity Bank  
Card and  
PIN Security

*What you need  
to know.....*



**MembersEquity  
Bank**

The Super Funds Bank

## PIN security

Your Personal Identification Number (PIN) and Members Equity Bank card provide you with access to your accounts electronically. It is important to protect the security of your card and PIN to ensure it is only you that has access to your account. If you do not do this, you may find someone else has withdrawn funds from your account without your knowledge.

### Help protect the security of your card by following the four steps to card security:

- Step 1.** Upon receipt of your card, immediately sign the signature strip on the back;
- Step 2.** On your card's expiry date, you must destroy the card by cutting it in half diagonally;
- Step 3.** Never let anyone else use your card; and
- Step 4.** Protect your card from theft by keeping it in a safe place.

### Not only should you protect your card, but you should also protect your PIN:

1. Keep your PIN secret from everyone – even family and friends;
2. Never tell anyone else your PIN or let anyone see you enter your PIN when you use your card in an electronic terminal;
3. Do not write your PIN on your card even if it is disguised;
4. Memorise your PIN or if you must record your PIN, keep it separate from your card and never keep it in your wallet; and
5. Treat your card like cash by not leaving it lying around.

You should not disguise your PIN by recording it:

- as a “phone number” where no other phone numbers are recorded;
- as a four digit number, prefixed by a telephone or area code;
- as a “date” where no other dates are recorded;
- in reverse order; or
- as an easily understood code.

## Reporting unauthorised use, loss and theft

Notify us immediately if you discover that your card or PIN record (or both) has been lost, stolen or used by someone else; or that your PIN may have become known to someone else.

If you do not notify us within a reasonable time, you may be liable for losses which occur as a result of your delay.

## Simply call us on 1300 654 998 to report unauthorised use, loss or theft.

The Electronic Access Terms and Conditions that apply to the use of your card and PIN are available by calling us on 1300 654 998 or on our website [www.membersequitybank.com.au](http://www.membersequitybank.com.au)

## Don't be a victim of credit card 'skimming'!

Skimming is the unauthorised copying of information stored on the magnetic stripe on the reverse of credit cards, such as your Members Equity Bank MasterCard. This information is transferred onto a 'cloned' card, which is then used to make fraudulent transactions that are charged to the 'skimmed' account. Industry experience has shown that skimming occurs more frequently when people are travelling overseas, however incidents of skimming are increasing in Australia.

To safeguard yourself against card skimming, Members Equity Bank recommends that you follow the simple steps listed below:

- Never leave your MasterCard unprotected from unauthorised access;
- If possible, don't let anyone walk out of your sight to process a transaction;
- Always watch your card being swiped through a card terminal. This should only occur once per transaction;
- If a transaction fails or is cancelled, ask to see the cancellation receipt;
- Look out for unusual devices, as an illegal device may be hand-held or stored near the legitimate card terminal at a retail counter;
- Keep all your purchase receipts;
- Check all transactions on your credit card statements; and
- Protect your PIN and never give it to anyone.