Don’t get caught off guard.

Electronic banking tips to help keep your money and accounts safe.
In today’s digital world, being prepared for tricks and scams before they hit is the first step to avoiding your account being compromised. Keeping your information secure is vital – things like your card, Personal Identification Number (PIN), Phone and Internet Banking passwords, online passwords, SMS Security Code and Authentication Device.

Avoiding scams and hoaxes

• Treat any unsolicited email with caution. We’ll never ask you to log in or verify your banking details via a link or an attachment. If you do receive an email of this nature purporting to be from ‘NAB’, don’t act on it. Instead, forward the email to spoof@nab.com.au and then delete it.

• Regularly check your account statements. If you spot a transaction you don’t remember or recognise, let us know.

• We’ll SMS you one-time passwords for internet transactions – so it’s important to keep your phone secure. Never share this SMS code with anyone. Keep an eye on your mobile phone. If it ever stops working, get in touch with your service provider to make sure you haven’t been a victim of mobile porting, this is where scammers may transfer your phone number to another provider so they can receive any security codes sent by NAB.

• Be mindful of suspicious calls as fraudsters may call you pretending to be from the NAB to try and trick you into providing personal details over the phone.

• It’s really important to have up-to-date anti-virus software to detect and prevent online attacks. NAB offers customers a free 6 month trial of security software for home use – nab.com.au/software

• Avoid using computers in public places like internet cafes, hotels and airport lounges to do online banking.

• Report any scams to ‘SCAMwatch’ at scamwatch.gov.au, a service website run by the Australian Competition & Consumer Commission.

Keeping your banking information secure

• Don’t share your passwords, PINs or security codes with anyone!
• When logging into NAB services like NAB Internet Banking, make sure web addresses contain the phrases ‘https’ or ‘secure’ and a lock is displayed in the address bar or bottom right of your screen. Always log into NAB Internet Banking at nab.com.au, don’t use the history detail, from a pop up or link on your computer to access the website.
• Make sure your password/PIN is hard to guess. Never write them down, and change them frequently.
• Don’t choose a password/PIN that’s easily identified with you (e.g. your birth date, car registration, telephone number or name).
• Don’t use the same password/PIN for other websites, such as social media websites – they can be less secure.
• Don’t let anyone watch you enter your password or PIN. Use your hand to cover the pin pad.

**Card security**
• Sign the back of new cards as soon as you get them.
• Don’t let anyone else use your card.
• Regularly check that you still have your card.
• Let us know as soon as you realise your card or PIN has been lost, stolen or used by someone else.
• Don’t use any payment device if you think something isn’t right – fraudsters have been known to use fake equipment to steal cards or capture PIN details.
• When your card expires, destroy it by shredding or cutting it up. Make sure you slice through the embedded microchip, magnetic strip and security code.

**Reduce the risk of identity theft**
• Secure your letterbox to prevent your mail being stolen.
• Let us know immediately if your address or contact details change.
• Never give out personal information to people you don’t know or trust.
• Make sure any documents containing personal information are destroyed by shredding before you get rid of them.
When to notify NAB

If your card has been lost or stolen, call us immediately on 1800 033 103 (within Australia) or +61 3 8641 9121 (from overseas) 24 hours, 7 days a week.

If you believe your account has been compromised, let us know immediately by calling 13 22 65, especially if:

- Someone finds out your PIN, security codes or passwords.
- There’s an error, unauthorised access or unauthorised transaction on your account.
- Your mobile phone is lost or stolen – and your mobile phone number is registered for SMS Security.
- You’ve provided your banking details to an unsolicited email or unknown caller.

Call 13 22 65 to tell us about any changes to your address.

Call 1800 098 231 (within Australia) or +44 207 649 9404 (if overseas) about your NAB Traveller Card.

For more information call

13 22 65
7 days a week
or visit us at nab.com.au

Hearing impaired customers with telephone typewriters can contact us on 13 36 77