

## SAFETY & SECURITY ONLINE – TIPS

### 'Loan Enquiry' Security

We place a high value around the online security of 'Loan Enquiry'. We've taken several steps to ensure the safest possible online experience.

- **Security Guarantee** - if your account is compromised as a result of Internet fraud we guarantee to refund any missing funds, providing you comply with our Terms and Conditions.
- **Loan Enquiry SMS/Email alerts** ensure your systems and settings are optimised for the most ideal and safest Online Banking experience.
- **Self-service access** - an extra layer of security using your mobile phone to confirm certain transactions via text message when banking online.
- **Automatic time out period** - we recommend that you not leave your computer unattended when logged into Internet Banking. However, after a period of inactivity we will automatically log you out to reduce the risk of anyone else accessing your account information on your computer.
- **Lockout** - to prevent someone from trying to guess your Password, access to Internet Banking will be blocked after several unsuccessful logon attempts.
- **Time of last logon** - to confirm that there has been no unauthorised access to your account, when you logon to Internet Banking you will see the date and time of your last visit and the details of your last online transaction.

### Our security guarantee

If your home loan account is compromised as a result of Internet fraud, we guarantee to refund any missing funds, providing you comply with our Online Banking Terms and Conditions.

The Terms and Conditions contain all the information you need to be clear on the features, benefits, risks, fees and charges for Online Banking and BPAY®.

These Terms and Conditions do change from time to time, and are available from the log-in screen of 'Loan Enquiry'

### Like to know more?

Contact our Customer Care team on 1300 377 715 (AU) or 0800 38 48 58 (NZ).

### Loan Enquiry SMS/email alerts

If access to your loan via 'Loan Enquiry' changes, 'Loan Enquiry' will send you an SMS and/or email alert to safeguard you against fraud.

We also recommend you update your password on a regular basis to ensure optimum security levels are maintained. Importantly, you should not share your password with anyone, not even us.

### Self-service access

When you initially set up access to Loan Enquiry, there are several security features designed into this process;

- Password self-selection.
- Minimum of 4 security questions.
- Email/SMS alerts.

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### Security certificates

We've made it even easier for you to protect yourself online with Extended Validation Certificates - an added layer of security. Just look for the green address bar when using compatible browsers so you can be sure you're on a legitimate, secure site.

### Recommended browsers

This site has been optimised for these browser versions to ensure the highest level of security and best online experience. Be sure to install the latest browser update.

Browser	Edge	Firefox	Chrome	Safari
Minimum Version	20	31	37	7
Operating System	Win10	Mac, Win10, Win8	Mac, Win10, Win8	Mac

If you're having problems using our site, Contact our Customer Care team on 1300 377 715 (AU) or 0800 38 48 58 (NZ).

### Things you should know

- BPAY ® Registered to BPAY Pty Ltd ABN 69 079 137 518
- To view PDF files, you need Adobe Acrobat Reader (opens in new window).  
Use Adobe's online PDF conversion tools (Opens in new window) to convert to another format.

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