

Bank securely with Bank of Melbourne.



You play a key part by keeping your Internet Banking and account information secure. Here's some tips on how you can stay safe.

Five warning signs of a scam.

Have you been...

1. Asked to share any personal or security details such as your bank account number, Internet Banking password or Secure Code, or credit card information?
2. Threatened or are feeling under pressure to make a decision, or being instructed to lie to your bank?
3. Asked to download software to share access to your device or computer?
4. Asked to transfer money to another account to "keep it safe", to buy gift cards or to assist with an investigation?
5. Offered a deal that seems too good to be true?

If you answered **"yes"** to any of these questions, it could be a scam.

How you can stay safe.



Stop.

- Take a few deep breaths - rather than instantly clicking a link or responding to a request
- Don't give money or personal information to anyone if unsure.



Think.

- Ask yourself, could the message or call be fake?
- Verify with someone you trust or contact the person or organisation the message claims to be from on a publicly sourced number.



Protect.

- Delete the concerning email or SMS, hang up on a strange caller and block their phone number
- You can report suspicious transactions online or via the Bank of Melbourne App. Visit bankofmelbourne.com.au/report for more information.

How we keep you safe.

We take the protection of your personal and financial information very seriously. We have rigorous security measures in place, as well as security teams working to protect your details and accounts. Our Fraud and Scams teams are monitoring 24/7 for any suspicious activity, using industry best practice security and fraud detection techniques.

For more information on Fraud and Scams, please visit bankofmelbourne.com.au/security

Bank of Melbourne Verify with confirmation of Payee

When you're adding a new payee using BSB and account number, we'll review the account details that you've entered and look for any potential mismatches.



Security Wellbeing Check

Take the Security Wellbeing Check in the Bank of Melbourne App to get recommendations on how you can enhance the safety of your Internet Banking for additional protection.



Bank of Melbourne SaferPay

If we suspect you're making a payment to a potential scammer, we'll prompt you with a few quick questions to get more information. Answer honestly, and this will help us pinpoint and block a potential scam transaction.



Digital Card with Dynamic CVC

Use your digital card for greater protection when you're shopping online or over the phone. Your CVC (3 digit security code) refreshes every 24 hours in the app, reducing the risk of fraudulent activity by up to 80%.

