

# Don't sweat fraud. Account security tips.



## Get the jump on fraud.

For as long as there's been banking, there have been people trying to take advantage of it. Scammers and identity thieves love exploiting lax security and inattentive consumers.

The good news? ME stands ready to help you if you're ever targeted by fraudsters – all you need to do is take some simple steps to keep your accounts secure.

### Check yourself.

Make sure you look over your transactions regularly, just to check there's no suspicious activity on your accounts.

### Stay secure.

Account security is no joke – being lax with passwords or account details can mean you're effectively handing your money to the fraudsters. Always be secure:

- Don't write your card PINs down.
- Don't tell anyone your PIN, customer ID or access code.
- Always close the web page or log out after you've finished using internet banking.

### No sharing.

Your accounts are just for your own use. Never let anyone else use them – not even once.

### Don't delay.

If you've got any concerns at all about a transaction on one of your accounts, get in touch on **13 15 63**. Even if it turns out to be nothing, it's better to be safe than sorry.

## Getting free from fraud.

Got a suspicious transaction on your hands? Here's a rundown on how we tackle it.

### 1. Check in with ME

Once you've found a suspicious transaction, get in touch with ME – we'll give you info about the transaction to help you work out if it's legitimate or not.

### 2. Contact the seller

If the transaction seems off but you recognise the seller's name, we'll ask you to contact them to see if you can work out the issue with them directly.

### 3. Lodge the dispute

If you don't know the listed seller, or you couldn't work things out with them, it's time to move to the next stage: you'll need to call us on **13 15 63** to lodge a formal transaction dispute.

### 4. The waiting game

ME's fraud department will investigate the transaction with the seller. Sit tight – this can take up to 45 days. (If it's going to take longer than that, the investigators will get in touch to let you know.)

### 5. The results

We'll contact you with the outcome of the investigation into your suspicious transaction. It'll be one of two possible results:

**Fraudulent** – You'll get your money back, along with any interest adjustment that might apply.

**Legitimate** – We'll give you a call confirming that the transaction checks out. We can also provide the documentation that led us to this decision, for you to look over.

## Transaction sleuthing.

See something suspicious on your account statement? Take a moment to give it a proper look over – some unfamiliar transactions may be entirely innocent.

Here are some things that might look suss initially, but could be legit.

### Strange company names.

Companies often operate under a different name to their official company name. It might be worth checking with the seller directly to confirm the name on your statement.

### Wrong dates.

Processing a payment often takes time – potentially as long as seven days – so there might be a difference between the date on your receipt and the date in your transaction history.

### Wrong amounts.

Payment amounts can differ when a transaction is made overseas – and with some online sellers, it's not always obvious whether they're based inside or outside Australia. Of course, it could also be an error; it's best to check in with the seller directly to find out.

### Transactions you don't recognise.

These can be a definite red flag – but before you leap into action, it's worth checking in with any other account cardholders who might have made the purchase.

## Get satisfied.

If you're not happy with ME's response to the issue you raised, there are still a couple of options left.

### ME's Complaint Resolution Department

Ask to talk to ME's Complaint Resolution Department – the ME people you've been dealing with can put you in touch with them. One of our complaint resolution specialists will work with you to get things straightened out as quickly as possible.

You can also contact the Complaint Resolution Department by sending a secure mail from your ME internet banking, or by writing to this address:

### ME Customer Relations

Reply Paid 1345  
Melbourne, VIC 3001

### Australian Financial Complaints Authority (AFCA)

If you're still not satisfied with ME's response to your complaint, you can get in touch with the Australian Financial Complaints Authority, an organisation that resolves disputes between financial service providers and their customers.

### Financial Ombudsman Service

GPO Box 3  
Melbourne, VIC 3001

1800 931 678  
info@afca.org.au  
www.afca.org.au



### Don't wait on fraud.

It's always good to flag any suspicious account activity as early as you can. If you don't tell us about a fraudulent transaction until more than 120 days from the transaction date, we may not be able to help because of the time limits on Mastercard's guidelines.