

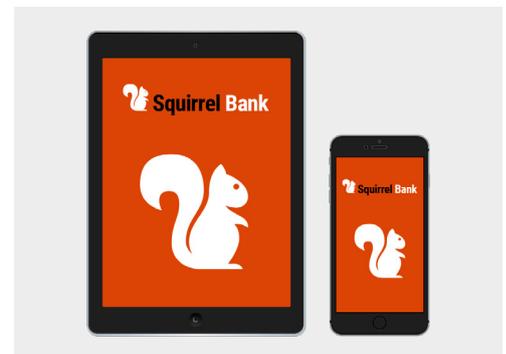
# Getting started with mobile banking

Mobile banking is when you do your banking using your smartphone or tablet. Let's see how you can use mobile banking safely and effectively.

## What is mobile banking?

Mobile banking is when you use an **app** on your smartphone or tablet to do your banking. Some things to understand about mobile banking are:

- You can do most banking tasks with mobile banking, apart from withdrawing cash.
- Your bank will have created a special app for mobile banking, which you will install on your phone or tablet.
- The app connects to your normal bank accounts using very secure systems to make sure your funds remain safe.



Your smartphone or tablet requires an app for mobile banking

## Benefits of mobile banking

Why change from regular banking? Mobile banking can make your life easier in a number of ways:

- Unless you need cash, you can do all your banking at any time and wherever you happen to be.
- That could be anything from checking your account balance, to paying bills, sending money or transferring funds between accounts.
- Your mobile banking app may be **able** to alert you to such things as funds being deposited in your account.
- You can see all the activities on your accounts right up to the minute.
- You can transfer money between accounts instantly, which is useful if you need to add to your spending account from your savings while you're out shopping.

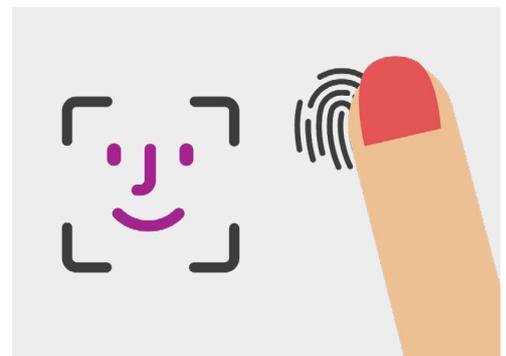
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- The banking app is engineered to keep your money safe. That does mean that you may be required to confirm your identity when you're doing certain transactions, by entering your **password** or **PIN**, or a code the bank has sent to you by SMS.

## How to be safe when using mobile banking

Your bank will keep your funds safe, but there are steps you can take to ensure their security:

- Always protect your banking details, especially your **password** and **PIN**. Don't share them with anyone.
- Make sure that your phone is locked when you're not using it and is protected by a **PIN**, **fingerprint** or **facial recognition**.
- Your banking app will let you choose an easier way of logging in than your password. That might be a PIN, fingerprint, facial or voice recognition, or a swipe pattern.
- Log off from your banking app when you've finished.
- Never use **public Wi-Fi** to connect when using mobile banking. Use your mobile data connection instead.
- Remember, you may need to enter a code for certain transactions. Your bank will send the code to you instantly by **SMS**.
- Keep an eye on the balances of your bank accounts. That way you'll see if there's an unexpected transaction.



Fingerprint and facial recognition on your device adds security

## FAQs about mobile banking

Here are the answers to some questions frequently asked about mobile banking:

- Your funds are kept safe by a range of procedures employed by your bank. Consumer law requires your bank to look after your funds.
- If you make a mistake, contact your bank's help line and it will help you sort things out.



Log in to your mobile banking accounts with a PIN

# Getting started with mobile banking

- If you think someone may have discovered your **PIN** or **password**, contact your bank's help line to stop that PIN being used and to arrange for a new one.
- You should never click a link in an email that claims to be from your bank. If the email says your bank needs you to do something, log onto the bank in the usual way.
- When you make a payment, you will be able to see the transaction in mobile banking almost instantly. Sometimes it will be shown as **Pending** while it's being processed.
- Even though mobile banking gives you instant information about your transactions, you can still get paper bank statements if you wish.

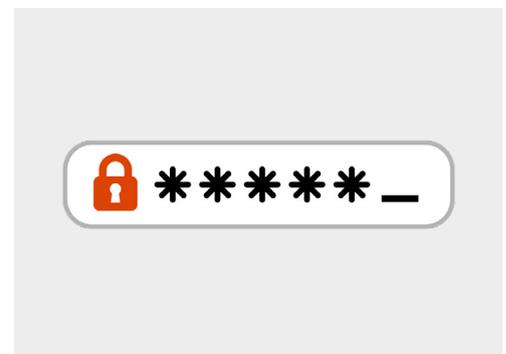


If you think someone knows your PIN, alert your bank

## What you can do to use mobile banking safely

Here are a few simple rules to keep your mobile banking safe:

- Do not use the same **password** or **PIN** for everything.
- If you're transferring money to someone, be very careful to check the **account number** and **BSB** of the person. If you enter the wrong numbers, it may be hard to get the money back.
- Choose a PIN that's easy for you to remember but hard for others to guess. Do not use a birthday. Use six digits rather than just four.
- If your mobile device can be unlocked by fingerprint or facial recognition, consider enabling it for greater security.
- If you use a PIN or passcode to unlock your mobile device, make sure that it is a strong one, not easily guessed.
- Only use your credit card to buy things at websites with a padlock in the address bar and an address starting with **https://**. Check the website address as well, to be sure the site is genuine, as fake websites can look very similar to the real thing, and fake web addresses might only differ from the genuine site by a single letter.



Create a strong password for your mobile banking accounts