



Australian Banking
Association

Banking safely

An Easy Read guide



How to use this guide



The Australian Banking Association (ABA) wrote this guide. When you see the word 'we', it means the ABA.



We wrote this guide in an easy to read way.

We use pictures to explain some ideas.

Not bold
Bold

We have written some words in **bold**.

This means the letters are thicker and darker.

We explain what these words mean.

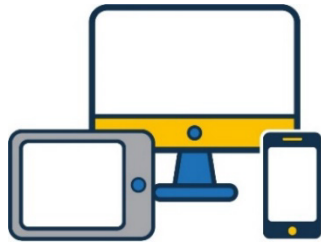


You can ask for help to read this guide.

A friend, family member or support person may be able to help you.

How do you bank safely?

Online banking



When you do online banking, you might use a device, like a:

- computer
- tablet
- smartphone.



It's important to be safe when you use online banking.



Make sure your device:

- has good software for keeping it safe
- the software is up to date.



Your bank might have a banking app you can:

- download
- use.



Make sure the app is up to date.



Password

Choose a password that nobody else would guess.

Make sure your password is different from other passwords you use.



Password

A good password has:

- letters
- numbers
- symbols.



You must keep your password a secret.



Tell your bank if someone finds out what your password is.



Don't save your log in details or passwords anywhere.



Don't write down your log in details or passwords anywhere on:

- your devices
- paper.



Make sure you go to the right web address for your bank.

Always type it in.



Make sure the web address is safe.

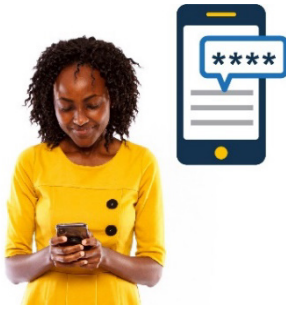


It will:

- say 'https' at the start
- show a picture of a locked padlock.



Don't do online banking while you are connected to a public Wi-Fi.



Your bank might send you a special code by SMS each time you log in.

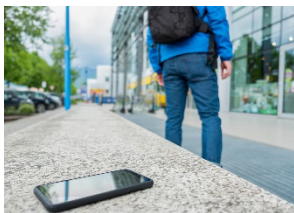


You need to enter the code before you can bank online.

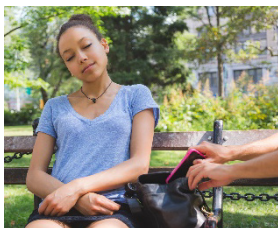


This is a good way to stay safe.

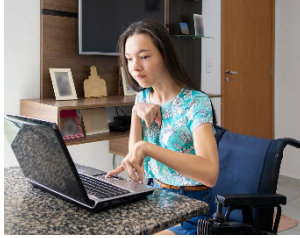
But contact your bank if you use special codes and your device is:



- lost



- stolen.



Check your bank accounts often.

Make sure all the money coming in or going out is right.



Contact your bank if you see anything that is not right.

Put daily limits on how much money you can:



- take out at ATMs



- spend



- move to other bank accounts.



Log out of your bank account as soon as you are finished.

Using cards



The bank might give you cards to use for your banking.

Keep your cards safe from being:



- lost



- stolen.

Contact your bank if any of your banking cards are:



- lost



- stolen.



Don't give your cards to anyone else to use



You need a Personal Identification Number (PIN) for each card.

Most of the time this is a 4-digit number.



You must keep your PIN a secret.

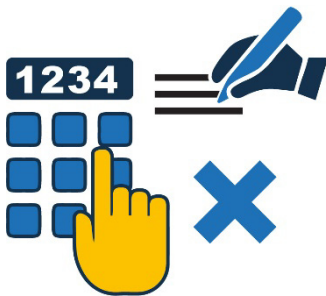


If you think someone else knows what your PIN is:

- change it
- tell your bank.



Don't save your PIN on your devices.



Don't write your PIN down.



Sign the back of your bank cards.



Cut up old bank cards you don't use anymore.

You should cut through the gold chip on the card.



You can contact your bank if you have any questions about banking safely.

Who should you talk to if you need more help?

You should contact your bank if you need more:



- support



- information.



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