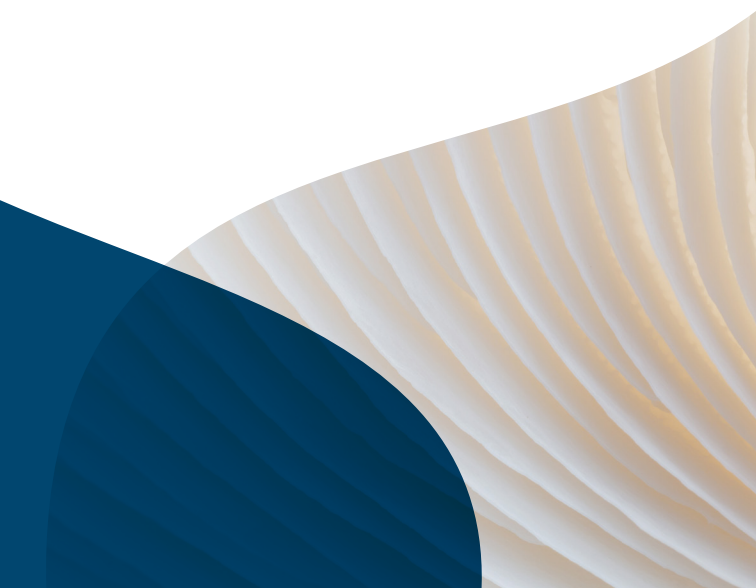


BOQ Specialist

Important Security Information

March 2023



The issuer and credit provider is **BOQ Specialist** – a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 (“**BOQ Specialist**”).

Effective March 2023

This document is an annual reminder which summarises key information that you need to know in order to help you protect the funds in your **BOQ Specialist** account.

For more detailed information, please refer to your relevant account and card terms and conditions:

- Everyday Plus Account Terms and Conditions;
- Transaction and Savings Accounts Overdraft Facility Terms and Conditions
- Credit Card Conditions of Use
- Debit Card Conditions on Use
- BOQ Specialist Online Service Terms and Conditions

Please take a moment to read the following information carefully:

- Important information about card and account security
- Chargebacks, liabilities and unauthorised transactions on your account

We're here to help

Important information about card and account security

It is important you follow these guidelines to protect your card and account to ensure that you are not liable for any unauthorised transactions made on your account:

- sign the strip on the reverse of your card as soon as you receive it
- never tell anyone your passcode for your phone account
- never let anyone else use your card and PIN
- never give out your client number and password for online banking
- use care to prevent anyone else seeing you enter or overhearing your online banking details
- take reasonable steps to protect your card, phone and PIN
- immediately destroy any expired card but cutting diagonally through the chip and strip
- do not choose a code which is clearly identifiable (eg date of birth), or retrievable (eg 1234)
- do not write or record your code on any item normally carried with or stored with your Card or Identifier

Chargebacks, liabilities and unauthorised transactions on your account

What to do if your card, pin or account have been compromised

If your card or phone is lost or stolen or you suspect someone else knows your PIN you must call us immediately on 1300 160 160 from within Australia, or +61 9293 2121 from overseas. You can also block your card immediately through the BOQ Specialist Mobile App.

Chargebacks and unauthorised transactions

In some circumstances when you make a purchase using your card, we can dispute a credit transaction for you from the merchant's financial institution. This is called a chargeback. Usually, we can only do this after you have tried to get a refund from the merchant and were unsuccessful.

If you believe an error or unauthorised transaction occurred, please notify us straight away to request a chargeback and provide us with any information we ask for to support your request.

If you don't follow these steps, it may limit our ability to resolve your chargeback, and you may still be liable for the transaction.

Please note that the chargeback process does not apply to BPAY. Please refer to Part B of your BOQ Specialist Online Service Terms and Conditions for further information.

Outside of the chargeback process, we will apply the ePayments Code to determine responsibility for unauthorised electronic transactions on your BOQ Specialist accounts.

You have the right to dispute transaction even if the payment was debited from your credit card or debit card account and was part of a recurring payment arrangement you have with that merchant.

When you are not be liable for loss

You are not be liable for losses due to unauthorised transactions in the following situations:

- a transaction evidenced by a sales or cash advance voucher, before you or additional cardholder have actually received the debit or credit card;
- a transaction at an electronic banking terminal, before you or an additional cardholder have actually received the PIN;
- after you or an additional cardholder has reported it lost or stolen;
- due to the same transaction being incorrectly debited to your account more than once;
- resulting from the fraud or negligent conduct of our employees or agents; or
- if the cardholder did not contribute to any unauthorised use of your debit or credit card.
- fraudulent or negligent conduct of our staff or agents or companies involved in networking arrangements or of providers of goods or services (or their employees or agents) who allow payment to be effected by performing an electronic transaction; or
- any forged, faulty, expired or cancelled component or part of an access method used to perform an electronic transaction (eg a card or PIN).

When you may be liable for loss

You may be liable for losses due to unauthorised transactions in the following situations:

- If you voluntarily allowed someone else to observe you entering your PIN into an electronic banking terminal;
- If you wrote or indicated the PIN on the debit or credit card;
- If you wrote or indicated the PIN or Identification on any article carried with the debit or credit card or likely to be lost or stolen at the same time as the debit or credit card;
- If you allowed anyone else to use the debit or credit card; or
- If you unreasonably delayed notification of:
 - the debit or credit card or PIN record being lost or stolen;
 - unauthorised use of the debit or credit card; or
 - the fact that someone else knows the PIN.
- If you left your debit or credit card in an ATM, and whether the ATM incorporates reasonable safety standards

We're here to help

Lost or stolen cards or cardholder enquiries

Our Client Service Centre is available 24 hours a day, 7 days a week.

Within Australia 1300 160 160

Overseas +61 2 9293 2121

You can also mark your card as lost or stolen through the BOQ Specialist Mobile App.

Client service centre
T 1300 160 160
boqspecialist.com.au

GPO Box 2539
Sydney NSW 2001
Australia

