

## Tip 9

### Make sure your online banking is secure

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Banking online provides a convenient way for Internet users to manage their accounts.

#### Internet banking fraud

If you bank online you should be aware of the dangers of attempts to steal your credentials by using fraudulent email messages that appear to come from legitimate businesses. These authentic-looking messages often create a sense of urgency, and are designed to fool recipients into divulging personal data such as account numbers, passwords and credit card numbers.

#### Phishing

'Phishing' is a technique used to gain personal information for the purpose of identity theft. 'Phishing' emails give themselves away by telling you that there is a reason why you must provide personal details such as your Internet banking log on, password, credit card number or personal identification number by reply email or through a website. It is common for 'phishing' emails to contain links to a website that is a convincing replica of the financial institution's home page.

Financial institutions do not communicate with customers about account details by email. If you are concerned that you have been affected by a 'phishing' or other email scam, you should contact your financial institution immediately. You should also contact the Australian High Tech Crime Centre (AHTCC). You will find AHTCC's contact details on their website: [www.ahfcc.gov.au](http://www.ahfcc.gov.au)

#### What you can do

To make sure that your online banking is secure, there are some things you can do:

- always type the address of your bank website into your browser; never use a link that has been sent to you by email
- be suspicious of email that creates a false sense of urgency
- follow the rules for secure use of passwords that appear in this document
- follow the tips on virus protection, firewalls and harmful emails
- ensure that you are aware of the security advice provided by your financial institution.

#### Further information

'Phishing - don't take the bait!' is at [www.dcita.gov.au/e-security](http://www.dcita.gov.au/e-security)  
'Australian Bankers' Association warns customers of cybercrime' can be found at [www.bankers.asn.au/ABA/Online/default.asp](http://www.bankers.asn.au/ABA/Online/default.asp) Click on 'news' and then 'media releases'.

**Ensure that you are aware of the security advice provided by your financial institution.**  
If you do happen to experience a 'phishing' incident, you should inform your financial institution and the Australian High Tech Crime Centre (AHTCC): [www.ahfcc.gov.au](http://www.ahfcc.gov.au)