

If you find a transaction you don't recognise

If you don't recognise a transaction or it is incorrect in any way let us know immediately by calling 1800 080 004 (8am to 7pm EST). It's important we know about this asap, and before your payment is due, so we can kick off the chargeback dispute resolution process that's available under the MasterCard rules. That process may enable us to reverse disputed transactions on your behalf. There are time limits on how long we have to start investigating potentially fraudulent transactions, and if you do not adhere to these time frames you may lose your rights to lodge a dispute and may end up having to pay for something which isn't yours. In cases (where the Electronic Funds Transfer Code of Conduct applies to a transaction) the chargeback time limits may not apply.

Please note: Liability for losses resulting from unauthorised transactions is determined under the relevant provisions of the Electronic Funds Transfer Code of Conduct rather than under the guidelines listed here.

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Virgin Money (Australia) Pty Ltd
ABN 75 103 478 897.

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Security Guidelines.

This little brochure has been produced so you can understand where you stand on security issues with your Virgin Credit Card. The brochure must be followed to maintain the security of your credit card, any PIN you use with your card and any access codes you use to access your account online or over the phone.

It should make it clear how to prevent becoming a victim of fraud and what we can help you with.

As always, if you have any questions, don't hesitate to call our Customer Care Team anytime, day or night on **1800 080 000**.



Card security

You are responsible for keeping your card secure.

To protect your card you must:

- sign it as soon as you receive it using a ball point pen;
- if you are not using your card any more or it has expired, destroy it immediately by cutting it into several pieces and dispose of the pieces securely;
- carry it with you whenever you can;
- regularly check that you still have your card;
- don't give your card to anyone else, including your friends or family;
- treat your card as if it were cash. Do not leave it unattended anywhere, such as in a car, bar, nightclub, at the beach or at work;
- don't forget to retrieve your card whenever you use it to make a purchase or use it for an ATM transaction;
- avoid allowing your card to leave your sight when making purchases.

Code security

It is especially important for your ID codes to be kept top secret. This includes your Personal Identification number (PIN), internet access code and, if you have one, the security code you use when you call us.

To protect your PIN and other codes:

- memorise then destroy any notification we send you containing PIN or access codes;
- if you need to make a record of PIN or access codes, make sure you disguise it and don't keep this with or near your card;

- don't tell anyone your PIN or access codes, including friends or family. Even if you are asked to disclose your PIN or your access codes by people even the police or a merchant, you should not divulge them; remember you may be held liable for any fraud loss where you have not sufficiently protected your PIN or access codes or you have disclosed them;
- never enter your PIN in an ATM that looks in any way suspicious;
- make sure no one watches you enter your PIN at an ATM or your password over the internet;
- if you select your own internet password or telephone ID code, don't select a number or word that can be easily guessed (such as part of the data imprinted on your card, a previously selected access code, consecutive numbers, one number repeated or numbers which form a pattern) or that can be easily associated with you, such as your date of birth, telephone number, drivers licence number etc;
- notify us immediately if your PIN mailer has not been received intact.

Protecting your account

If you have any concerns about the security used by an organisation do not provide your card details over the phone or on the internet.

When travelling

- be conscious of card security and keep your personal belongings safe;
- avoid using ATMs in poorly lit areas.

Fraud

Unfortunately fraud on credit cards is on the increase and is costing us all a fortune.

We use the Falcon™ security system to help protect your card 24 hours a day. We are continually watching for unusual things happening on your account such as your card being used in Perth and Paris at the same time. We also keep an eye out for wild (unusual) spending sprees. If we spot something we'll try to get hold of you to make sure it is you doing the spending. If we can't get hold of you we may put a block on your card rather than take the risk.

To help us prevent you becoming the victim of fraud on your credit card follow these 3 steps:

1. Make sure we can get in contact with you if we notice something unusual happening on your account. Don't forget to keep your mobile phone number, work and home numbers up to date.
2. If you are going overseas make sure we know where you will be so we won't be so worried about transactions happening in exotic locations. Give us your itinerary and contact numbers before you go.
3. Let us keep you up to date with the latest scams such as 'skimming'. Skimmers take an electronic copy of your card details and print them on fake cards. If a merchant swipes your card several times or tries to take your card out of your sight, be suspicious.