



1 July 2007

## Security Information

Banksia Securities Limited takes your security and information seriously and is committed to protecting you against online fraud. Banking online with Banksia Securities Limited using **Banksia connect** is secure provided you follow the below steps. These steps are detailed in the following list.

### What you can do to protect yourself online

1. Be aware of phishing emails
2. Don't click on links or attachments in emails
3. Install and keep anti-virus software up to date
4. Protect yourself from spyware
5. Avoid using shared computers
6. Protect your Password
7. Other steps to protect yourself online
8. Phone Calls from Banksia Securities Limited
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### How Banksia Securities Limited helps to protect you online

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2. Industry-standard encryption
3. Last login time displayed
4. Login timeout
5. Account lockout
6. Communication to customers

## What you can do to protect yourself online

### 1. Be aware of phishing emails

Phishing is a term used to describe the method used by criminals to lure customers into disclosing their banking login and other personal details by sending out hoax emails linking to fake websites. These emails look like they came from your Banksia, but they did not, and clicking on the link inside the email may take you to a fake website or install malicious software onto your computer.

Look out for hoax emails claiming to originate from Banksia. If you wish to report a suspicious Banksia email please contact us on 1800 333 114 during normal business hours.

### 2. Don't click on links or attachments in emails

To help protect yourself against phishing, follow these guidelines:

- Don't click on links or attachments in emails that you were not expecting.
- Don't provide any login details or personal information in response to an email.
- Always access **Banksia connect** by typing [www.banksiagroup.com.au](http://www.banksiagroup.com.au) into a new browser window (or use your favourites menu).

Note: Banksia will never send you an email instructing you to click on a link to access online banking. We will also never ask for your login details or any personal information via email.

To identify a legitimate Banksia email, look for the following:

- If you are a customer, the email will address you by your first or last name at the top of the email and will include your full name at the bottom of the email.
- The email will never instruct you to click on a link to access online banking.
- The email will never ask for your login details or any personal information.

## What you can do to protect yourself online

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### 3. Install and keep anti-virus software up to date

Banksia strongly recommends that you install and maintain protection software that includes at a minimum Firewall, Anti-Virus and Anti-Spam functionalities, which are kept up-to-date.

A number of different vendors produce complete suites of Internet security software such as the ones provided by:

- Symantec
- McAfee

Computer operating systems are complex and vendors regularly release patches to fix security weaknesses. You should regularly update your computer's software from the vendor's website. If you are using Windows XP, enable the "Automatic Updates" feature.

You should also ensure you are running the latest version of your web browser.

### 4. Protect yourself from spyware

Be careful to avoid installing spyware on your computer, which can transmit information (including your Access Code) to third-parties without your knowledge. To avoid downloading spyware, don't open unknown email attachments, click on links in emails or visit questionable websites.

You should also regularly scan your computer using specialist anti-spyware software such as:

- Microsoft Windows Defender
- Ad-ware from Lavasoft
- Search and Destroy from Spybot

### 5. Avoid using shared computers

Avoid using computers that are shared with other unknown people, such as at Internet Cafes and libraries, for online banking. If you do access online banking at one of these places, you should change your Password as soon as possible afterwards.

### 6. Protect your Password

- Choose an Password that is difficult to guess.
- Don't share your Password with anyone else.
- Don't provide your Password to another website for the purposes of account aggregation.
- Change your Password regularly.

### 7. Other steps to protect yourself online

- When you successfully sign in to **Banksia connect**, the Welcome screen will display your last sign-in date and time. You should check this and if it is not correct please contact us immediately on 1800 333 114 during normal business hours.
- Never leave your computer unattended while logged onto online banking - you should logout of your online banking session as soon as you have finished.
- Regularly check your statement for unauthorised transactions.

### 8. Phone Calls from Banksia Securities Limited

- On occasion, we may be required to call you to discuss your account or to answer a question from you. As part of the call, we may need to verify that we are speaking to the correct customer by asking you some random security questions.
- If you do not feel comfortable or have any concerns about the legitimacy of the call, please call us back on 1800 333 114 during normal business hours.
- Remember that we will never phone you to ask you for your Password or Client Number.

### 9. Read advice from other websites

If you wish to find out more about protecting yourself online, visit the following websites:

- Protect Your Financial Identity has been developed by the Australian Banker's Association (ABA), the Australian High Tech Crime Centre (AHTCC) and the Australian Securities & Investments Commission (ASIC) to provide information about how you can protect your financial identity in everyday life and minimise the damage if a problem occurs
- Stay Smart Online has been provided by the Australian Government to help home computer users and small businesses to be safe when online.
- ScamWatch - provided by the Australian Government. Provides useful information on methods used by scammers and strategies you can use to protect yourself.

## How Banksia helps to protect you online

### 1. Protection of your information

Banksia takes the security of your information very seriously. We use proven technology and physical security measures to ensure a high level of protection for your information.

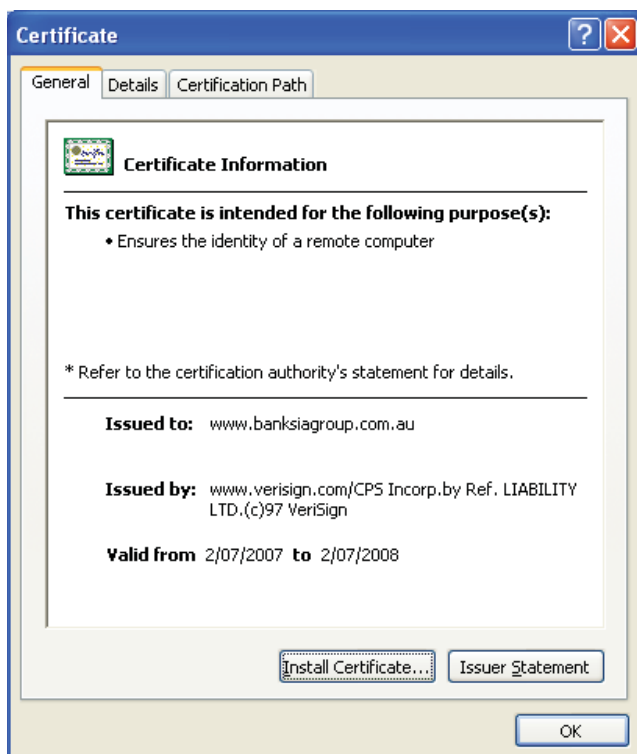
We continually monitor trends and work with industry experts and authorities to ensure that we provide the highest level of protection available.

### 2. Industry-standard encryption

Our website uses 128-bit SSL (Secure Sockets Layer) encryption to ensure that others cannot read information traveling over the internet between your computer and our website.

Encryption is turning words and numbers into a coded language. Encryption prevents unauthorised users from being able to change or read your data.

**Banksia connect** encrypts your personal data using 128-bit SSL (Secure Socket Layer) encryption technology. You can identify whether the Internet Banking session is secure or encrypted when you see `<https://>` in the Address bar and/or when you see a padlock in the bottom right corner of the browser window. You can double click on the padlock to view the Digital Certificate ie the electronic signature to view details.



### 3. Last login time displayed

When you successfully sign in to online banking, the welcome screen will display your last sign-in date and time. This will help you to determine whether unauthorised parties have accessed your account.

### 4. Login timeout

Your online banking session will automatically timeout and you will be logged out if you do not perform any activity on the website for five minutes or more.

### 5. Account lockout

After three failed login attempts, your account login will be disabled. You will need to call us on 1800 333 114 during normal business hours and answer some security questions to have your account re-enabled.

### 6. Communication to customers

We will communicate to you when we become aware of new threats to online banking by updating this security page, the security tips page and occasionally on statements. If you have any concerns about the security of **Banksia connect**, please contact us on 1800 333 114 during normal business hours.