# Corporate Credit Card travel tips & fraud prevention.

We're always looking for smarter ways to help protect our corporate cardholders against fraud. That's why our cards are monitored 24 hours a day with advanced security systems, to detect suspicious transactions and spending patterns.

## What happens if fraud occurs on your corporate credit card?

If we notice something unusual, you may receive:

- A phone call from one of our fraud analysts
- An SMS from the Commonwealth Bank Security Team, listing the last 4 digits of your card
- An email from Commonwealth Bank Group Security.

## How can you help prevent fraud?

### 1. Check in regularly

**Review your transaction history**

You can do this in NetBank, the CommBank app, your statement or your company's expense management system. This allows you to respond quickly to any wrongful transactions. Don't have access? You can get set up by using the contacts below.

**Make sure your contact details are up to date**

This includes your mobile phone number and email address so we can get in touch if something suspicious occurs. If you're already a personal Commonwealth Bank customer, you can link your corporate card to your NetBank account and the Commbank app, where you'll be able to see your contact details and update if required. Otherwise, use the contacts below to view and update your details.

### 2. Pre-travel tips

**Know your PIN**

Make sure you know your PIN. If you want to change your PIN, you can do this easily at a CommBank ATM or by visiting your nearest branch. Your corporate card administrator may also be able to help you by reissuing your PIN.

**Tell us where and when you're travelling overseas** - **call 13 15 76**

This information helps our Fraud team to identify legitimate overseas transactions.

## 3. Using your card

**Keep your card and PIN safe**

Don't share your PIN with anyone and always cover your hand when entering it. Keep an eye on your card when making payments in person.

**Using your card at an ATM**

- Ensure that no one can observe you entering your PIN. To protect your PIN details, cover the keypad with your other hand.
- Be discreet when withdrawing cash.
- If you believe an ATM looks suspicious or has been tampered with, do not use it and advise the nearest Commonwealth Bank branch (if the ATM is located at a branch) or call the police if it is a non-branch ATM.

**Using your card in-store**

- Always cover the keypad with your other hand when entering your PIN.
- Keep your credit card in sight during a transaction.
- If you are in a shop and the assistant wants to swipe your card out of your sight, or in a second machine, you should ask for your card back straight away and either pay with a cheque or cash, or not make the purchase. If you think you've seen a card skimming scam, you should contact your nearest branch, Relationship Manager, or the customer service number on **13 2221** or **+61 2 9999 3283**.
- If you think your card has been skimmed, contact the Commonwealth Bank immediately to report it.
- EFTPOS receipts should be kept secure. Destroy them if not needed.

**Using your card Online**

- When purchasing online, look for a locked padlock icon in the toolbar and 'https' in a website's address.
- Keep your anti-virus software up to date.
- If you're using a public computer, avoid entering any private information like your credit card details as some hackers may have installed malware to record your personal details. Make sure you don't leave the computer unattended, log out of any accounts you log in to and decline to save any details.
- Be cautious about clicking on hyperlinks in unknown emails.
- Don't give your personal details out to anyone who makes contact with you with a proposition that involves a transaction. If you're emailed by someone or contacted through social media, for example, find out their company name and research the company before handing over any personal details.

**Tell us immediately if your card is compromised**

Let us know if your PIN, password or any other card access method has been compromised. This includes if your card has been lost, stolen or misused – or if there is any suspicious activity on your account. If there's a transaction on your card that might be incorrect, please refer to **Disputing a transaction** at **commbank.com.au**

## 4. CommBank Corporate Card contacts

If you have any questions, please get in touch using the contacts below that apply to you. We're here to help.

- Speak with your company Corporate Card Administrator
- Speak to your CommBank Account Manager
- Call us, we're available 24/7 on **13 1576** or **+61 2 9009 0593**
- Visit your nearest CommBank branch.