



COVID-19 support for you

Frequently asked questions by people who are new to using Internet Banking.

At St.George, the health and safety of our employees, customers and community is our priority. That's why we are monitoring the current situation of the COVID-19 pandemic, the impact it has on the people we serve, and helping you with alternative ways to access your accounts, should the need arise.

If you're in a vulnerable situation and would like to speak to us, call us on **13 33 30** for personal banking or **13 38 00** for business banking.

Your health and wellbeing are what matters most, so remember that you can use Internet Banking to access your accounts from the safety of your home.

We understand the move to Internet Banking may be a new experience. To help you we have created these responses to common questions that you may have.

I'm not registered for Internet Banking, why should I register?

Internet Banking is a convenient way to bank without visiting a branch. It is also simple and secure. You can do your everyday banking tasks like make payments, check your account balance, transfer money between accounts and pay bills. You are protected by [St.George Secure](#).

Can I get help over the phone to register for Internet Banking?

You don't need to visit a branch to register for Internet Banking. If you would like to be supported through the set up you can call our friendly Customer Care team on **13 33 30**. You'll need your 8-digit Customer Access Number or card number to register.

How do I register for Internet Banking on my computer or mobile device?

If you are comfortable following the simple steps below then you can get started on your computer and register online or download the Mobile Banking App on your app store.

To do this, go [here](#) and click on "Register".

Or type into your browser: stgeorge.com.au/getstarted

To get set up you will need to follow these steps:

- 1. Personal details.** Enter your card number or account number and date of birth, then select Continue.
- 2. Generate a Secure Code.** Select a phone number to receive your Secure Code. You can choose to have it sent via SMS or voice. Select Send.
- 3. Authenticate via Secure Code.** Enter the Secure Code and select Authenticate.
- 4. Set a security number and password.** You will use these to logon to Internet Banking. Select Continue.
- 5. Select Continue banking to finish.** Be sure to note down your Customer Access Number (CAN).

You will then be able to logon to Internet Banking and you can start banking.

Why is password security for Internet Banking important?

Stolen passwords are a commodity that can easily be sold, bought and traded on the black market.

Passwords identify who we are and in many cases are the only defence in protecting our information from unauthorised access. Password security involves securely managing our passwords, and is vital to protecting ourselves, our families and our customers from cybercrime.

Cybercriminals use crafty techniques to crack passwords such as manually guessing using personal information, intercepting via public WiFi, or even looking over your shoulder. If your password is captured, guessed or stolen, a cybercriminal can withdraw money, access your private information, and even send emails from your accounts to your friends and mislead them.

How should I select and secure my password for Internet Banking?

Here's some tips on how to create a strong password to help keep your information, including your Internet Banking information safe.

- Use a mix of letters and numbers.
- Avoid anything that can be easily guessed such as family member's names or your birthday.
- Consider a passphrase: This is like a password. It is made of up a sequence of words or other text that are both memorable and more secure.
For example, **Koa1a5**.

Regularly change your passwords for everything online. We recommend setting a reminder to change them every couple of months.

What are some tips on password security?

- Never use the same password on multiple services or websites.
- Don't use public computers or public WiFi for your banking or other sensitive transactions.
- Never share your passwords with anyone.

I don't remember my Customer Access Number, where can I find it?

If you are not yet registered for Internet Banking, you'll need:

- Your St.George debit card or credit card.

If you have already registered for Internet Banking, you can also find your Customer Access Number via:

Mobile Banking	Banking on your computer
1. On the logon screen, tap the three dots in the bottom right hand corner before logging on.	1. Go to the Internet Banking logon screen and select forgotten Customer Access Number.
2. Tap Logon and profile settings.	2. Fill in all fields and click Continue.
3. Tap Forgot my logon credentials, select Customer access number.	3. Choose to receive Secure Code via SMS or Voice to your registered mobile number and click Authenticate.
4. Fill in all the fields and tap Continue.	4. Your Customer Access Number will be sent to you.
5. Choose to receive Secure Code via SMS or Voice to your registered mobile number and then tap Authenticate.	

Also you can tap 'Contact us' from your St.George App to call us and get through to who you're after faster or call **13 33 30**.

How do I download the St.George App?

First, make sure you're registered for Internet & Mobile Banking. If you're not registered, register [here](#).

Or type into your browser: stgeorge.com.au/getstarted

To download the St.George App on your Apple Smartphone:

1. Go to the App Store on your device.



2. Search 'St.George Mobile Banking'.



3. Select 'Get' and follow the prompts.

To download the St.George App on your Android Smartphone:

1. Go to the Google Play Store on your Android device.



2. Search 'St.George'.



3. Select 'Install' and follow the prompts.

Once the St.George App is installed on your device, open the App and enter your existing Customer Access Number and password.

If you're experiencing any issues downloading the St.George App, check that the St.George App is available on your mobile devices.

Check our [list](#) of supported devices.

Or type into your browser: [stgeorge.com.au/online-services/mobile-banking/
supported-devices](http://stgeorge.com.au/online-services/mobile-banking/supported-devices)

Only download apps from trusted sources, such as the [Apple App Store](#) or [Google Play Store](#), and always check reviews and ratings before downloading.

Forgot your Internet Banking Customer Access Number or password?

If you have forgotten your Internet Banking Customer Access Number, go to the Internet Banking Logon page and select 'Forgotten?'.

If you have forgotten your Customer Access Number, you will be asked for:

- Your St.George debit card or credit card.
- Your date of birth.

If you have forgotten your security number or password, go to the Internet Banking Logon page and select 'Forgotten?' and follow the prompts.

You will be asked for:

- Your Customer Access Number.
- Your date of birth.

How do I know I'm on the real St.George website?

To make sure you're always connected to Internet Banking, and not a fraudulent website, follow these 5 important steps:

1. Type our address, **stgeorge.com.au** straight into your browser to get to the logon page.
2. Never start Internet Banking by clicking on a link in an email or by typing in any other website address.
3. Look for the security padlock symbol in your browser before typing in any personal information, such as a password.
4. Check your last login date at the top of the screen when you logon to Internet Banking and make sure it's correct.
5. Click Sign Out when you finish using Internet Banking.

If you believe your account security has been compromised, please call us immediately on **13 33 30**.

How is my financial and personal information safeguarded?

At St.George, safeguarding your financial and personal information is one of our top priorities. We're here to help protect you, your family and your business against fraudulent transactions.

St.George's Fraud Money Back Guarantee: Our St.George Fraud Money Back Guarantee ensures that you will be reimbursed for any unauthorised card transactions provided that you have not contributed to the loss and contacted St.George promptly.

St.George Secure: St.George guarantees your Internet and Phone Banking security with St.George Secure. In the unlikely event that an unauthorised transaction does occur (and it is clear you have not contributed to the losses'), St.George will refund the full amount.

Find out more by going [here](#).

Or type into your browser: **stgeorge.com.au/security**

How do I protect myself from Internet Banking fraud?

Whether banking online or via your mobile, we encourage you to have a look at a range of actions you can take to protect yourself against Internet Banking fraud.

Find out more about how you can protect yourself [here](#).

Or type into your browser: **stgeorge.com.au/online-services/security-centre/protect-yourself**

What should I do if I have experienced fraud on my credit card?

At its simplest, fraud occurs when someone obtains your credit card details and uses them over the phone or on the Internet and makes purchases in your name. At the other extreme, a person can assume your identity and open bank accounts, obtain credit cards, get loans and even submit tax returns in your name.

You may not be aware that your card has been used fraudulently until:

- You receive your statement and there are charges for purchases you did not make.
- Our Fraud Detection team advises you on unusual activity on your card and asks if the charges are yours.

If you believe your credit card may have been used fraudulently, please contact us immediately on **1800 028 208**.

Find out more about what to do if you suspect your credit card has been used fraudulently, by going [here](#).

Or type into your browser: stgeorge.com.au/personal/credit-cards/concerned-about-fraud

I received a hoax/spam/scam/fake email or SMS claiming to be from St.George. What should I do now?

We understand the Australian Competition and Consumer Commission (ACCC)'s Scamwatch has received multiple reports of COVID-19 themed scam texts being sent to members of the public.

Reporting scams is really important as it allows us to quickly investigate and potentially minimise the chance of others being affected.

Here's what to do:

Email	SMS
Forward the suspect email to hoax@stgeorge.com.au This inbox is monitored 24/7; you'll receive an auto-reply to confirm we've received it.	Forward hoax SMS messages claiming to be from St.George to 0457 114 629 for investigation (used for SMS only, please direct all related calls to 13 33 30).
Delete the fake email from your inbox, sent and trash folder.	Delete the SMS.

If you've responded to the email, clicked on a link in an email or SMS or downloaded an attachment, it's possible your device or details could've been compromised.

In that case, or if you notice a transaction you did not make, contact us immediately on **13 33 30**.

Regularly change passwords for everything online - we recommend setting a reminder to change them every couple of months. Avoid using the same passwords for social media, email accounts and your Internet Banking.

What is two-factor authentication, and should I use it?

Be cautious of what you share online and on social media. Think before you post photos, personal information and financial information about you, your friends or your family.

Regularly check your privacy settings and register for two-factor authentication to help keep your social media and email accounts secure.

Two-factor authentication provides a way of 'double-checking' that you're really the person you're claiming to be when you logon to or transact on your online accounts.

St.George Secure Code services provides an extra layer of protection by generating a One Time Password used to authorise certain transactions and features, giving you greater peace of mind when using Internet Banking.

How can I protect myself from financial abuse?

Financial abuse can happen to anyone. People can be particularly vulnerable to financial abuse when they are dependent on family members and other people for their day-to-day care or social contact.

Call **000** if you are in immediate danger.

To find out more about financial abuse please go [here](#).

Or type into your browser: stgeorge.com.au/contact-us/difficult-circumstances/financial-abuse

Things you should know: This document COVID-19 help for you: Frequently Asked Questions is produced by [the Davidson Institute](#). The Davidson Institute offers a range of money management topics for individuals, businesses and community organisations to help them build their financial confidence. For more information visit www.davidsoninstitute.edu.au. This information is current as of 19th March 2020. If you come across any other relevant information not included here, please let us know by email to info@davidsoninstitute.edu.au and we will consider its inclusion for the next update of this document. Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Pay and Google Play are trademarks of Google Inc.

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Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Read the disclosure documents for your selected product or service, including the Terms and Conditions or Product Disclosure Statement, before deciding.

Our St.George Fraud Money Back Guarantee ensures that you will be reimbursed for any unauthorised transactions provided that you have not contributed to the loss and contacted St.George promptly. Refer to your card's conditions of use for full details, including when you will be liable.

St.George guarantees your Internet and Phone Banking security with St.George Secure. In the unlikely event that an unauthorised transaction does occur (and it is clear you have not contributed to the losses*), St.George will refund the full amount.

*Subject to the account's terms and conditions of use.

To find out about St George Internet Banking Terms & Conditions, go [here](#) or type into your browser: stgeorge.com.au/content/dam/stg/downloads/internet_banking/InternetPhoneTerms.pdf

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