

# BOQ Specialist

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Important Security Information

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September 2018





The issuer and credit provider is **BOQ Specialist** - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 ("**BOQ Specialist**").

Effective September 2018

This document is designed to help you protect the funds in your **BOQ Specialist** account. Please take a moment to read this information carefully.

- Important information about card and account security
- Chargebacks, liabilities and unauthorised transactions on your account
- Recurring payments on your card
- We're here to help

## Important information about card and account security

It is important you follow these guidelines to protect your card and account to ensure that you are not liable for any unauthorised transactions made on your account:

- sign the strip on the reverse of your card as soon as you receive it
- never tell anyone your passcode for your account
- never let anyone else use your card and PIN
- never give out your client number and password for online banking
- use care to prevent anyone else seeing you enter or overhearing your online banking details
- take reasonable steps to protect your card or PIN from loss or theft
- immediately destroy any expired card but cutting diagonally through the chip and strip
- do not choose a code which is clearly identifiable (eg date of birth), or retrievable (eg 1234)
- do not write or record your code on any item normally carried with or stored with your Card or Identifier

### If you want to write down or record your PIN or password

If you write down or record your PIN or password, you must make a reasonable attempt to disguise it and prevent unauthorised access to the record. For example, you could disguise the PIN or password record in a place where it would not be expected to be found.

## Chargebacks, liabilities and unauthorised transactions on your account

### What to do if your card, pin or account have been compromised

If your card is lost or stolen or you suspect someone else knows your PIN you must call us immediately on 1300 160 160 from within Australia, or +61 9293 2121 from overseas.

### Liability for unauthorised transactions

We will apply the ePayments Code to determine responsibility for unauthorised electronic transactions on your **BOQ Specialist** accounts.

## Chargebacks

In some circumstances when you make a purchase using your Visa card, we can dispute a credit transaction for you from the merchant's financial institution. This is called a chargeback. Usually, we can only do this after you have tried to get a refund from the merchant and were unsuccessful.

If you believe an error or unauthorised transaction occurred, please notify us straight away. To request a chargeback, tell us you want to chargeback the transaction within 30 days of the date of the statement which shows the transaction and provide us with any information we ask for to support your request.

If you don't follow these steps, it may limit our ability to resolve your complaint, and you may still be liable for the transaction.

Failure to notify us within the above timeframes may affect the success of your claim.

### When you may be liable for loss

You may be liable for losses due to unauthorised transactions in the following situations:

- If you don't follow the requirements for protecting your card, PIN or passcodes
- If you leave your card in an ATM
- If you don't contact us immediately and report the misuse, loss or theft of your card or that your passcodes have been compromised

## **Recurring payments on your card**

This information applies if you provide your credit or debit card number to a merchant for regular payment.

### What is a recurring payment?

A recurring payment represents an agreement between you (the cardholder) and a merchant where you preauthorise the merchant to bill your card account at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by you. The amount may differ or be the same for each transaction.

For example, you may ask your local gymnasium to charge your monthly gym membership fee to your credit card each month.

## Your responsibilities and obligations

You should keep a record of all recurring payment arrangements you have established with your merchants and store it in a safe place.

You are responsible for notifying the merchant when your account details change, including a change in card number and/or change of card expiry date. Until you notify the merchant to no longer debit your card we are required to process transactions from the Merchant.

We recommend you keep a copy of any change in account details letter sent to your merchant and your earlier regular payment agreements. This correspondence will be required when your merchant does not comply with your request in a timely manner and you decide to dispute any incorrectly charged recurring payments.

## Issues with recurring payments

Any issues with your recurring payments, including the failure of the merchant to act on a change in account details advice, should be taken up directly with your merchant first. If you require further assistance to resolve an issue between yourself and a merchant, contact our Client Service Centre on 1300 160 160 for assistance and more information.

## **We're here to help**

### **Lost or stolen cards or cardholder enquiries**

Our Client Service Centre is available 24 hours a day, 7 days a week.

Within Australia 1300 160 160

Overseas +61 2 9293 2121



**Client service centre**  
**T 1300 160 160**  
**boqspecialist.com.au**

**Adelaide**

Suite 5  
121-129 Hutt Street  
Adelaide SA 5000  
T +61 8 8203 9100  
F +61 8 8227 0066

**Brisbane**

Level 8  
Riverside Centre  
123 Eagle Street  
Brisbane QLD 4000  
T +61 7 3018 8100  
F +61 7 3018 8108

**Melbourne**

Level 49  
120 Collins Street  
Melbourne VIC 3000  
T +61 3 8660 1000  
F +61 3 8660 1010

**Perth**

Level 3, Suite 31  
22 Railway Road  
Subiaco WA 6008  
T +61 8 9214 4500  
F +61 8 9214 4545

**Sydney**

Level 22  
The Chifley Tower  
2 Chifley Square  
Sydney NSW 2000  
T +61 2 9293 2000  
F +61 2 9293 2166



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**SPECIALIST**

Distinctive banking