Helping to protect you from fraudulent activity and scams.

If you are concerned about the security of your ASB bank account or cards, let us know and we will do everything we can to help. Call 0800 ASB FRAUD (0800 272 272), or +64 9 306 3000 if you are overseas. Remember, ASB will never contact you and ask you for your log in details, your NetCode number, your card security number or PIN.



What is the difference between fraud and a scam?

- Not much really! Fraud is unauthorised activity with your bank account or card where money is taken without your knowledge. A scam is where someone tricks you into giving away your financial details or money.
- It is important to remember that ANYONE can be targeted and become a victim.



Card Security

- Use ASB Card Control through the ASB Mobile Banking app to temporarily lock your card if you lose it. You can turn off ATM withdrawals, set spending limits and much more.
- You can change or set up your debit or credit card PIN number through FastNet Classic or the ASB Mobile Banking app (if you're registered for NetCode).
- Be aware of anyone who contacts you asking to provide your card details. Remember that a bank will never contact you asking you to provide this information.
- Keep your cards in a safe place. Always sign your new cards immediately and cut up and dispose of any old or inactive cards.
- Ensure you are using a trusted website when entering your card details for payment.



Personal Identification Number (PIN) and Password Security

- Do not disclose your card PIN or internet banking password or netcode (unique number sent via text to your mobile phone or generated on a token) to anyone, including: Police, bank staff or your family.
- Cover your hand when entering in your PIN.
- Do not use your birth date or an easily guessed sequence of numbers as your PIN.
- Keep passwords strong, avoid using easily guessed personal information and do not store passwords in the browser.
- Do not keep a record of your PIN or internet banking passwords.
- If you suspect someone knows your PIN, or has access to your internet banking or passwords, contact your bank immediately to have this changed or your card cancelled.

Online Security

- Learn more about how 'Two-Step verification' can help protect your account from unauthorised activity.
- Set daily payment limits and set an amount that can be paid from your account in a single day to a level you feel comfortable with.
- If you have the ASB Mobile Banking app, enable push notifications to allow ASB to send you important security alerts.
- ASB will never send an email or text with links to online banking. Always log in by typing asb.co.nz into your address bar or using the ASB Mobile Banking app.
- Complete an ASB security check up by logging into FastNet Classic, clicking your name in the top right hand corner then select "Security Checkup".

Where to find further guidance and support

- Our website contains information on how to get urgent help, details on the latest scams targeted at ASB customers, tips on how to keep yourself safe and what ASB is doing to keep you safe. There are many agencies that specialise in supporting individuals and businesses with cyber security and protection from fraud and scams.
- Consumer Protection NZ publishes information about the latest scams.
- NetSafe and CertNZ to learn more about online safety and seek support if you have been a target of a cyber-attack or a victim of identity theft.
- Financial Markets Authority (FMA) publishes information on scams including current scams to look out for.
- For more information and tools please see these links below:
  - ASB asb.co.nz/security
  - Consumer Protection consumerprotection.govt.nz
  - Netsafe netsafe.org
  - Certnz cert.govt.nz
  - FMA fma.govt.nz/scams

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