

ID AUTHENTICATION FOR ACCOUNT CHANGES AND FRAUD AWARENESS

1. Background

On 30 June 2022, we introduced additional identity authentication steps to provide extra security when you access or make changes to your account. These measures were established in response to new legal requirements and are designed to assist in protecting customers from fraud.

2. What this means to you

From 30 June 2022, if you wish to access or make changes to your existing Tangerine account, we will first take extra steps to confirm your identity. We will do this using multi-factor authentication (MFA).

3. What is multi-factor authentication

MFA is an authentication method that requires you to provide two or more verification factors before you can access or make changes to your existing Tangerine account. MFA provides an additional layer of security. It helps to prevent anyone, except you (or your authorised representative), from gaining access to your account, even if your password has got into the wrong hands.

4. ID authentication requirements to access or make changes to your Tangerine account

When you contact us about accessing or making changes to your existing Tangerine account, we will use MFA to confirm your identity.

First, we'll ask you to verify your personal and/or account details by providing them to our team or by entering them via the log-in process for the self-care portal. Therefore, it is important to make sure that your information is up to date. Check your details by logging into your self-care portal. If you

can't successfully complete this first step, you will be unable to access or make changes to your account. We'll then send you a 6-digit unique verification code to the mobile number or email address registered to your account. Once you've confirmed this code over to our team or via our website, we can assist with your query. If you are using the self-care portal, you will be redirected to your home page after you have successfully entered the code.

5. What if you can't receive a unique verification code?

If your circumstances mean you can't receive and verify a unique verification code in accordance with the above process, we may instead enable you to verify your identity using a government accredited digital identity service operated by our third party service provider. You must contact us for further instructions about how to access and use this service.

To use this service, you will be required to provide at least one unique government issued photo ID document. You will also be required to consent to the capture of images and/or video of your face for identity verification purposes. If you do not consent to the collection and use of your personal information by us or our third party service provider for this purpose, you will not be able to verify your identity using this process.

If you are a person in vulnerable circumstances (including if you are experiencing domestic or family violence) and you are therefore unable to receive a unique verification code or provide at least one unique government ID document to verify your identity, please contact us so that we can discuss other options to assist and support you.

6. What to you do if you suspect fraud on your account

You must contact us straight away if you believe there has been any fraudulent activity on your account. We will also contact you if we believe your account has been subject to fraud.

If your account is at risk of fraud, the following additional protections are available:

- where possible, we will prevent or reverse any fraudulent transactions identified on your account;
- you will have the option of changing your account number; and
- you will be asked to set up additional security questions on your account, and you will need to confirm the answers to these questions when you call us to discuss or make changes to your account.

If you suspect fraud on your account, you should immediately report the activity to the Australia Federal Police or relevant State or Territory Police.

We also recommend taking immediate steps to protect your identity, bank and other accounts that may be accessible through your mobile number or using your personal information. This includes changing the username and password used to access your self-care portal.

The following government support agencies also offer advice and support in these matters:

[Scamwatch](#)

[IDCARE](#) | [1800 595 160](#)

7. Complaints Handling

If you are unhappy with a product or service that you have with us or are unhappy with the process described in this document, you can submit a complaint in accordance with our Customer Complaints Handling Policy.