

Bendigo e-banking Supplementary Terms and Conditions for Delphi Bank customers

1 February 2022

These supplementary terms and conditions only apply to Delphi Bank customers who transition from Delphi Bank internet banking to Bendigo e-banking on or about 19 February 2022 or who are issued with access to Bendigo e-banking in relation to an account opened through Delphi Bank on or after that date.

Multi-factor authentication (or “**MFA**”) is a security measure that requires two or more proofs of identity to verify a user. Asking for additional details to confirm your identity provides greater security compared to a password alone, making it harder for criminals to access your accounts or information.

We may require that you use MFA to log in to Bendigo e-banking or to access or use certain parts of Bendigo e-banking or request or authorise certain transactions in Bendigo e-banking, in our discretion. When we do so, we may refuse to provide you with the relevant access or refuse to accept the relevant request or instruction from you unless the MFA is successful.

The MFA options available for Delphi Bank customers are aligned with the previous Delphi Bank internet banking MFA options and include one-time passcodes which we send to you by SMS to your registered mobile number or, if you have not registered a mobile number with us for MFA, we will send the one-time passcode to your registered email address.

Using a security token such as a Symantec VIP app soft token or a physical security token is not available to Delphi Bank customers as Delphi Bank customers ceased using these MFA options previously.

You must keep any one-time passcode we send you for MFA purposes secret and not disclose it to anyone.

If you want to change the mobile number or email address that is registered with us for MFA in relation to your Bendigo e-banking access, please contact us.

These supplementary terms and conditions prevail to the extent of any inconsistency with the other terms and conditions that apply to your use of Bendigo e-banking. Any clauses in those terms and conditions relating to keeping PINs, passwords or passcodes secret and secure apply to one-time passcodes we send you by SMS or email for MFA purposes as set out in this document.