





FCB Brisbane Branch e-Banking System User Directions

Read the following information before using the Internet Banking System

While Internet Banking can bring you more convenience in terms of faster and easier access to your bank account(s), there are inherent risks that you need to be aware of. Due to the open nature of the Internet, web-based systems such as Internet Banking are inherently subject to risks such as those related to virus attacks, hacking, unauthorized access and fraudulent transactions.

While FCB has put in place the necessary security practices and measures in its e-banking system to safeguard against these risks, in order to ensure the safety of Internet Banking transactions, you, as the end-user, need to take necessary procedures to safeguard your account information.

✓ Use the correct login address and confirm the site certification

1. Access our service only from the following links:
 - The First Bank portal site: <http://www.firstbank.com.tw>
 - The First Bank e-banking main page: <https://ebank.firstbank.com.tw>
2. All data sent to and from FCB is "scrambled" and "reassembled" between FCB and your personal computer using the highest level of encryption commercially available. When you visit our e-banking site, there will be a yellow lock (like  or ) shows by browser. Please click it and check the certification information:
 - Issue to: ebank.firstbank.com.tw
 - Issuer: TWCA Secure CA
 - Please verify the period of validity.

✓ Protect Your Account

1. Check your account and transaction history details regularly.
2. Under no circumstances will FCB ever send you an email asking for your personal information. You should NOT respond to any such email and you must never reveal your password to anyone.
3. If anyone contacts you asking for your personal information please call FCB using the contact details below to confirm the request.
4. Do not use shared/public PCs for Internet Banking.
5. Ensure you sign-out of Internet Banking after you have finished.

✓ Protect Your Password

1. Please choose your password as follows:
 - Ensure your password is difficult to guess. Your password should be at least eight characters long should include both numbers, upper and lower case letters, and symbols.



- Do not use personal information such as your telephone number, NRIC or other identity number, date of birth, user ID, or other data that can be associated with you.
 - Do not use the same password for other financial or non-financial services.
 - Avoid using sequential or repeated sequences of numbers or characters.
2. Do not reveal your User-id or password to anyone.
 3. Memorise your password. If you must write it down, ensure it is stored securely and not with your Customer or User ID.
 4. Do not use your password if someone else may be able to see you keying it in.
 5. Change your password regularly by using the "Change Password" function.
 6. Change your password immediately if you suspect it has been revealed to others or the moment you suspect any unauthorized access.

✓ **Protect Your Computer**

1. Protect your PC from viruses and malicious programs by installing antivirus software and keeping it updated with the latest virus definitions.
2. Do not open email attachments from strangers or install software or run programs of an unknown origin.

✓ **Related Links**

Useful information about users' rights and interests, together with information about internet bank crime and terrorism can be found at the following:

Australia:

1. Australian Banking Association (<https://www.ausbanking.org.au>)
2. eSafety Commissioner (<https://www.esafety.gov.au>)

Taiwan:

1. Financial Supervisory Commission, Executive Yuan (<http://www.banking.gov.tw>)
2. The Bankers Association of The Republic of China (<http://www.ba.org.tw>)

✓ **Internet Service Availability**

1. e-Banking Inquiry Services are available 24 hours (excluding system maintenance periods)
2. Funds transfer in the same currency are available 24 hours (excluding system maintenance periods).
3. Funds transfer in a different currency are available from 09:30 to 15:30 each business day.
4. Outward Remittance Processing Services are available from 09:30 to 15:30 each business day.
5. Scheduled funds transfer or outward remittance can be set-up 24 hours (except system maintenance periods)

✓ **Contact Details**

If you have any questions, please contact us during business hours (09:00 to 16:00 Monday to Friday, excluding public holidays) using the following contact information:

Telephone: +61 7 3211 1001 **Fax:** +61 7 3211 1002

Address: M Floor, 199 George Street, Brisbane, QLD 4000, Australia