

Your Physical Card and Digital Wallet

Ready to tap-and-go?



Ready to tap-and-go? Once you've ordered a People First Bank card, let's explore how to manage your card in the People First Bank App and Online Banking.

In this guide:

How to activate a new card

How to put a temporary lock on your card

How to report your card as lost or stolen

How to activate a Merchant Lock

How to change your PIN

How to set up your Digital Wallet

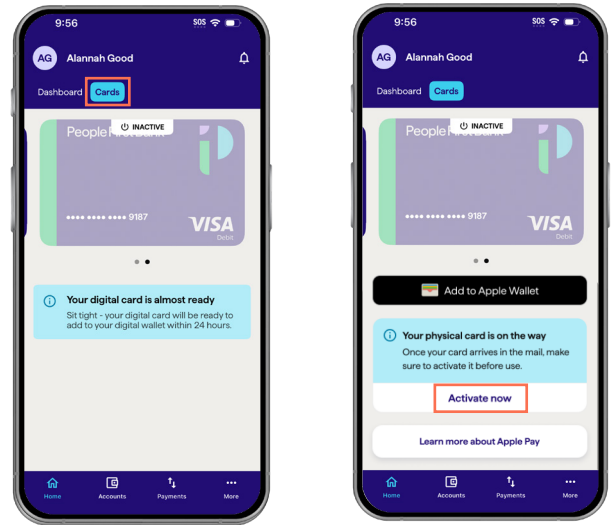
Don't forget to sign the back of your new card prior to use.

Activate a new card

Once your card has been issued and is on the way, all you need to do is activate it.

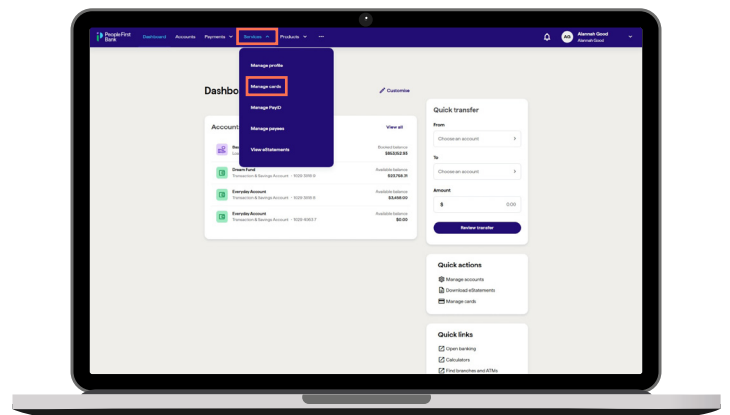
People First Bank App

1. Log in to the People First Bank App and select **'Cards'** at the top.
2. Via the carousel, swipe between cards to select your inactive card.
3. Select **'Activate now'** at the bottom of the screen.

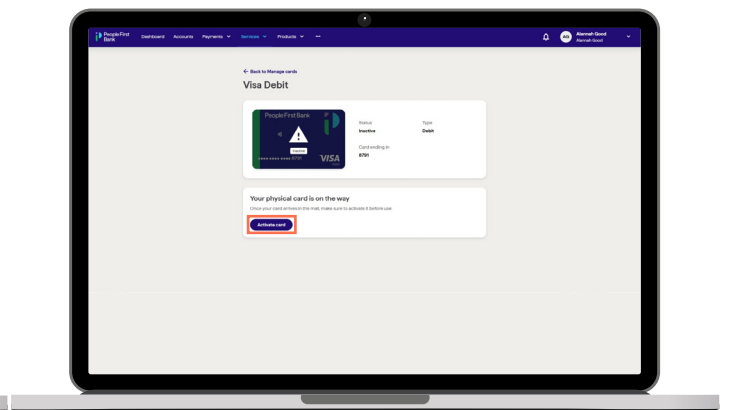
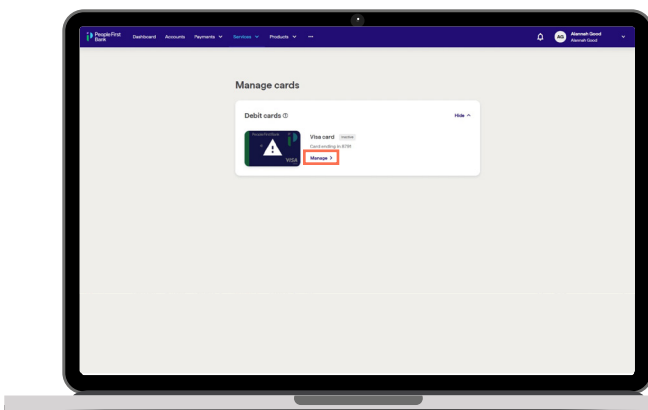


Online Banking

1. Log in to Online Banking, navigate the **'Services'** menu, and select **'Manage cards'**.



2. Select **'Manage'** on the card you wish to activate, (inactive cards are marked by an exclamation mark [!]) and then **'Activate now'**.



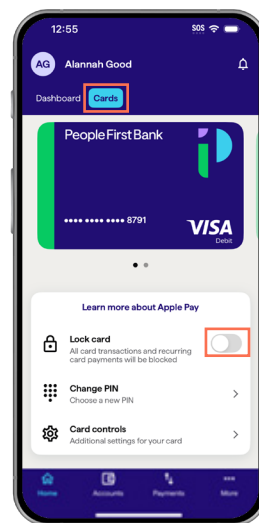
Temporary Locks

If something doesn't feel right, you can easily lock your card in the App or Online Banking. Don't worry, you can easily unlock your card at the touch of a button.

Your card will still appear in your digital wallet when locked but won't be able to be used.

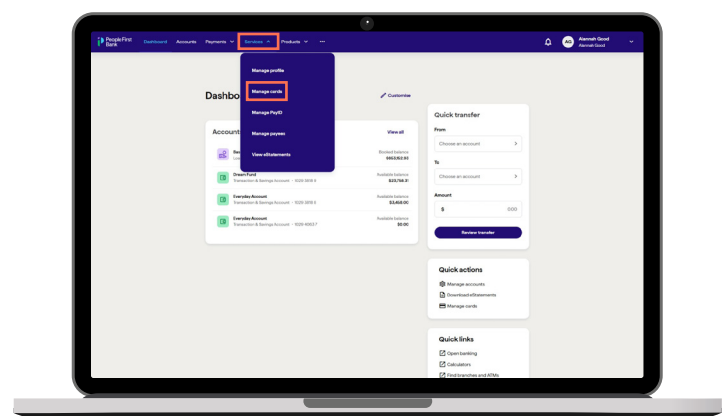
People First Bank App

1. Log in to the People First Bank App and select **'Cards'** from the top menu.
2. Via the carousel, swipe to select the card you're wishing to lock and select the toggle to lock your card. (If the toggle is grey, the card is unlocked. If the toggle is green, the card is locked.)
3. To unlock your card, select the toggle again. (Please allow a few minutes for the unlock to become effective.)



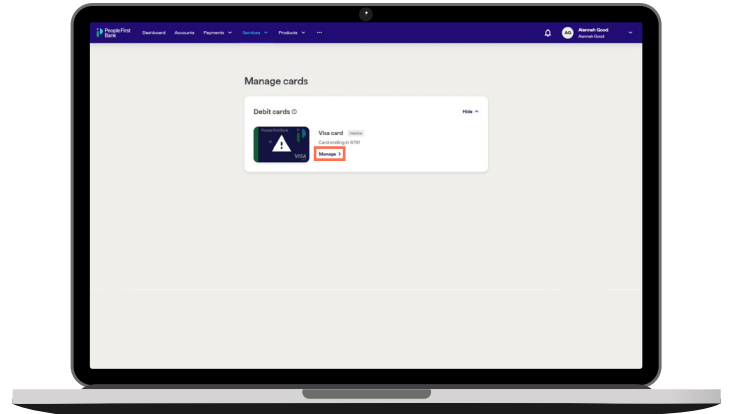
Online Banking

1. Log in to the Online Banking and use the **'Services'** menu to navigate to **'Manage cards'**.



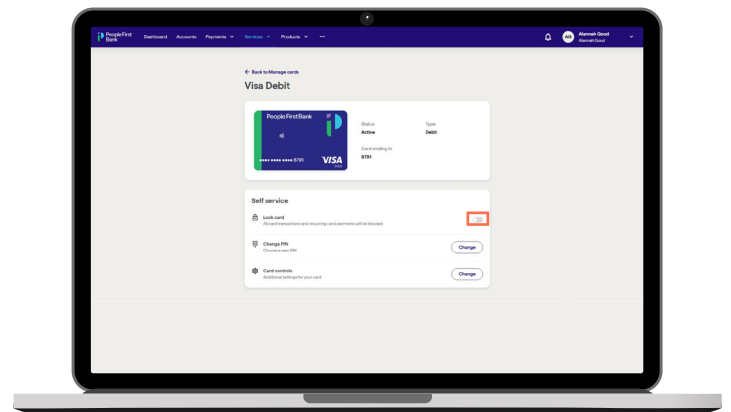
Online Banking

2. Select **'Manage'** next to the card you wish to lock.



3. Click the toggle to lock your card. (If the toggle is grey, the card is unlocked. If the toggle is green, the card is locked.)

To unlock your card, select the toggle again. (Please allow a few minutes for the unlock to become effective.)



Report lost or stolen cards

If your card is lost or stolen, call us on **13 11 82** or visit your nearest branch during business hours as soon as possible. We can cancel your current card and arrange for a new card to be mailed to you.

If you're overseas when you lose your card, please contact us on **+61 2 8299 9101**. If you need to arrange for an emergency Visa card to be issued to you, visit the Visa website to find the contact details for each country.

There may be a fee for ordering a replacement card. Refer to our Fees & Charges document (available on our website) for more details.

Merchant Locks

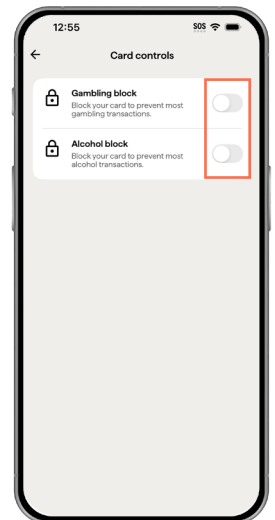
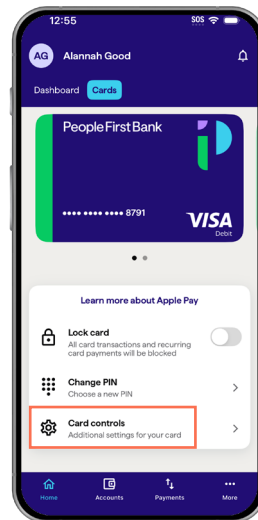
Merchant Locks, also called Card Controls, give you the option to restrict your card for use on certain purchases at an individual card level. There are two types of locks:

1. **Alcohol:** bars, pubs, night clubs and liquor stores.
3. **Gambling:** online gambling, horse & dog racing and other gambling transactions including the purchase of a lottery ticket.

Here's how to enable a Merchant Lock on one of your cards:

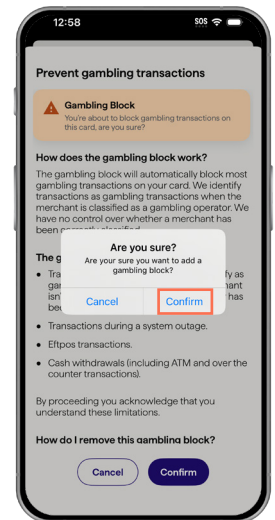
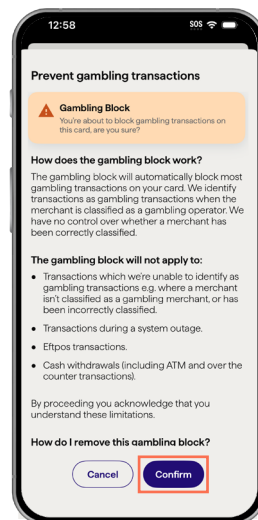
People First Bank App

1. Log in to the People First Bank App and select 'Cards' from the top menu.
2. Via the carousel, swipe to the card you want to add the Merchant Lock to and select 'Card controls'.



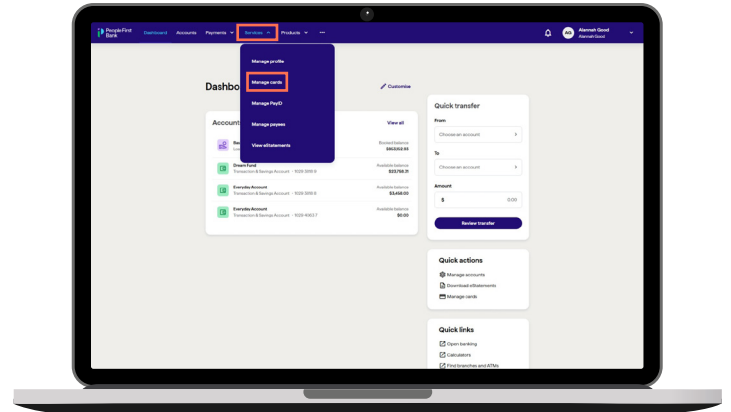
3. Use the toggle to enable one or both Merchant Locks. (Green toggle means the lock is active, and grey toggle means the lock is inactive.)
4. Once you toggle on a Merchant Lock, read the conditions, and hit 'Confirm'.

To once again allow these transactions, select the toggle again, and press 'Confirm'.

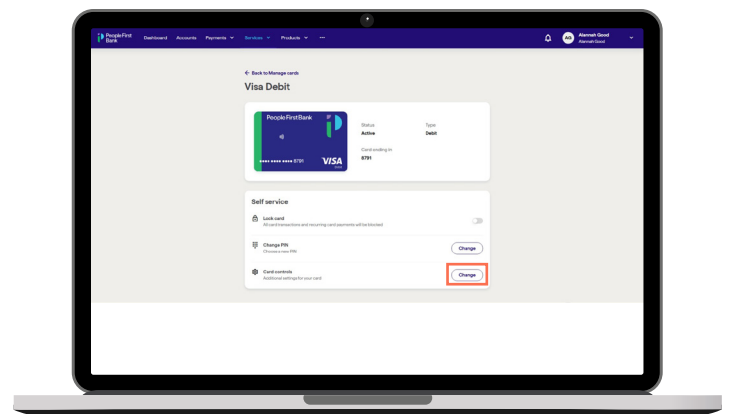


Online Banking

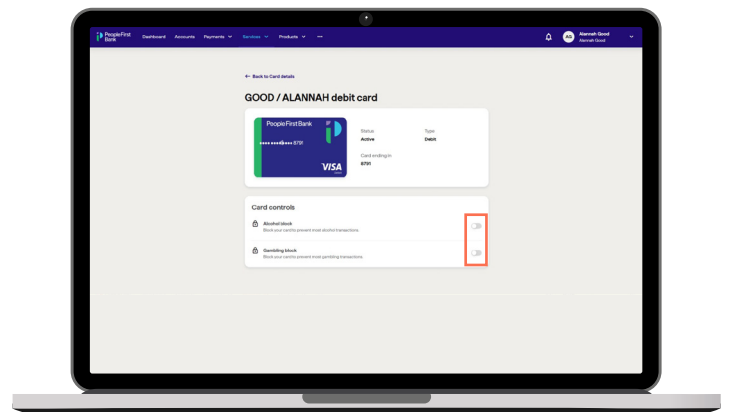
1. Once logged in to Online Banking, select the **'Services'** menu, and then **'Manage cards'**.



2. Select the card you're wishing to apply changes to and click **'Change'** next to **'Card controls'**.

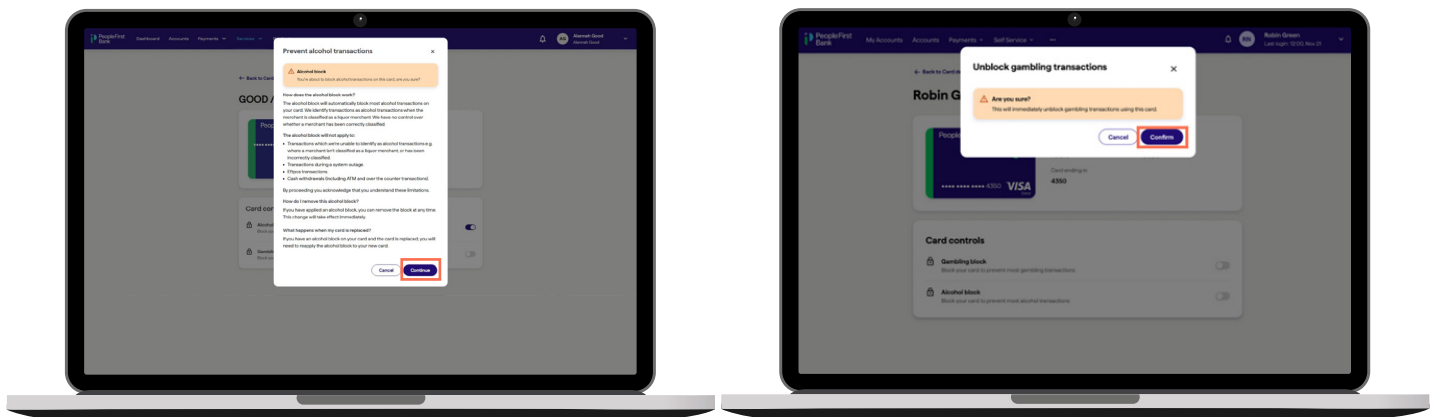


3. Use the toggle to enable one or both Merchant Locks. (The green toggle means the lock is active, and the grey toggle means the lock is inactive.)



Online Banking

- Once you toggle on a Merchant Lock, read the conditions, and hit **'Confirm'**.
- To once again allow these transactions, select the toggle again, and press **'Confirm'**.



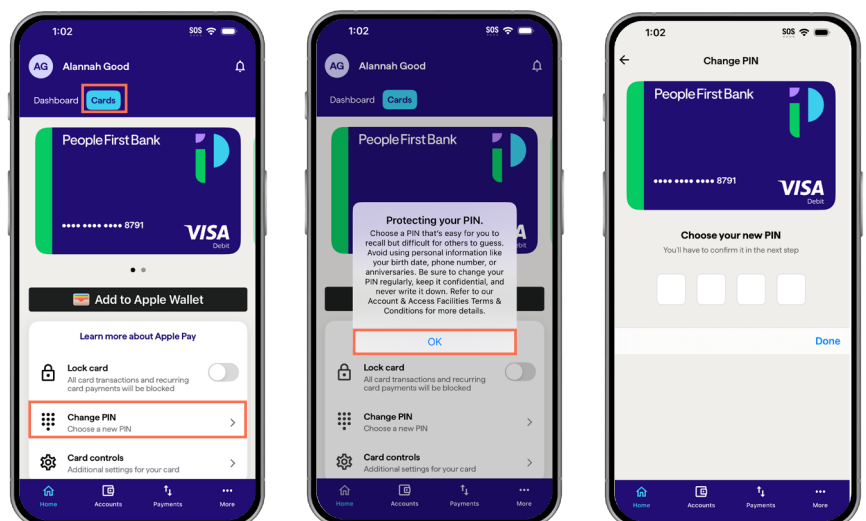
Change your PIN

Like most PINs or codes, you should avoid choosing a PIN that contains repeating characters (e.g. 4444) or digits in a sequential order (e.g. 1234).

It's also safer to choose a PIN that no one could easily guess or numbers that represent publicly researchable information like your birthday or postcode.

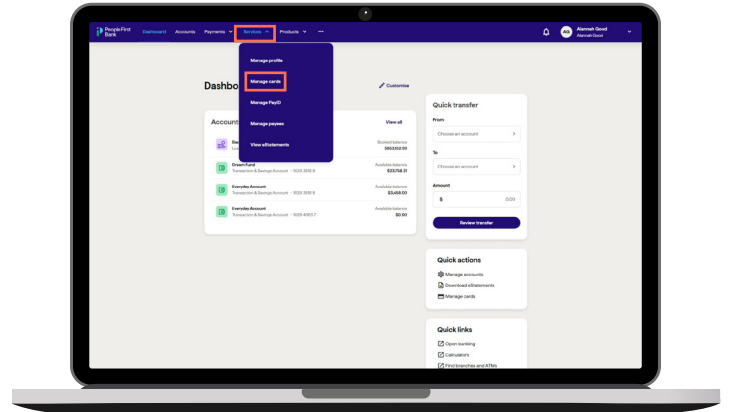
People First Bank App

- Log in to the App and select **'Cards'** at the top of the screen.
- Via the carousel, swipe to select the card you're wishing to change the PIN for, and select **'Change PIN'**.
- Read the notice regarding protecting your pin and press **'OK'** to continue.
- Choose and confirm your new PIN and press **'Done'** when pin change is complete.

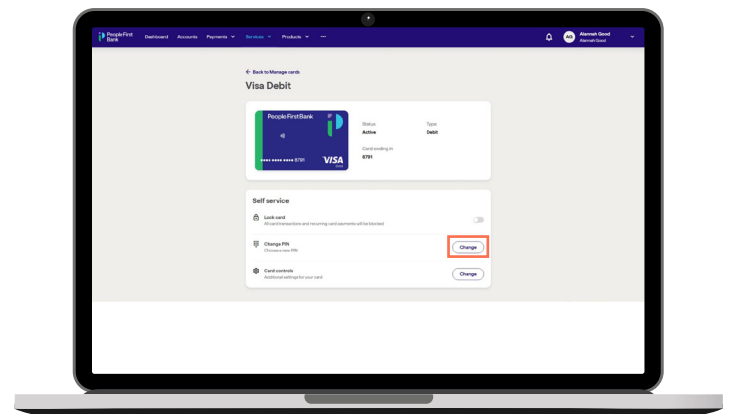


Online Banking

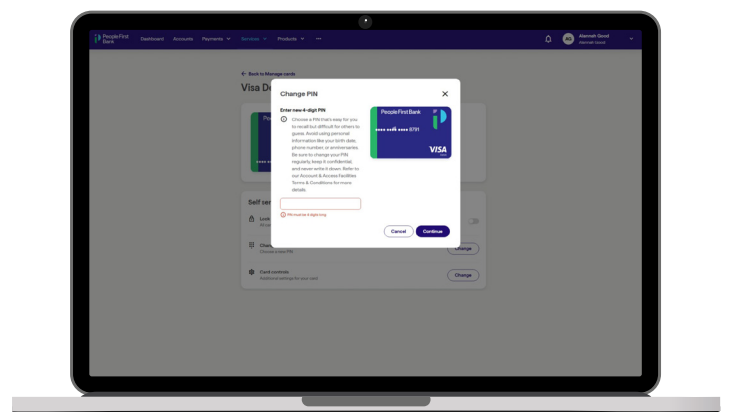
1. Once logged in to Online Banking, select the **'Services'** menu, and then **'Manage cards'**.



2. Select the card you're wishing to change to PIN for, and click **'Change'** next to **'Change PIN'**.



3. Read the notice, then choose and confirm your new PIN.

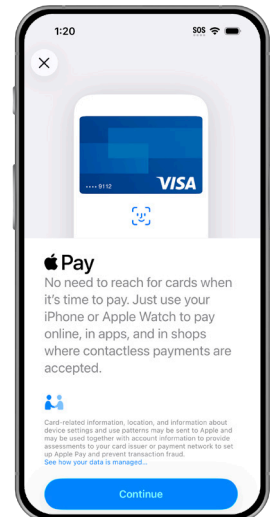
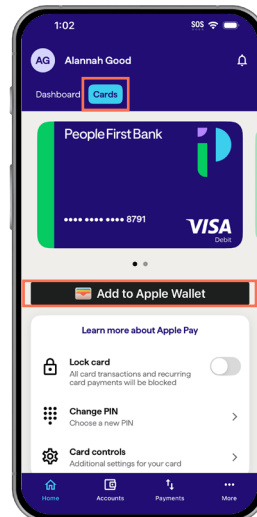


Set up your digital wallet

You can add your People First Bank card to your smart phone's digital wallet in just a few easy steps.

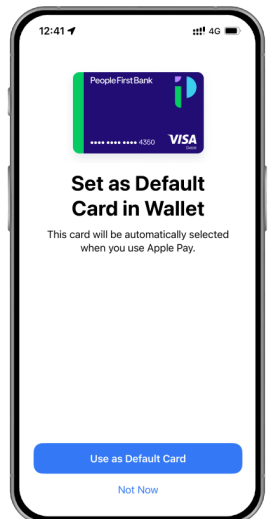
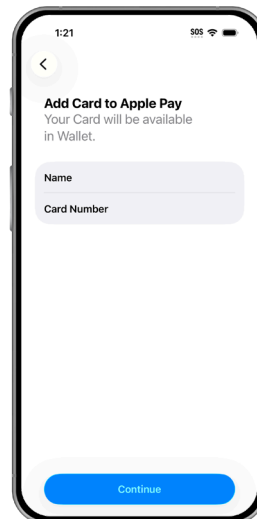
Apple

1. Log in to the People First Bank App and tap the **'Cards'** option at the top of the screen.
2. Via the carousel, swipe to select the card you'd like to add, and select **'Add to Apple Wallet'**.



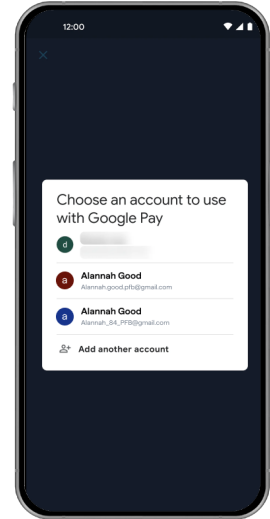
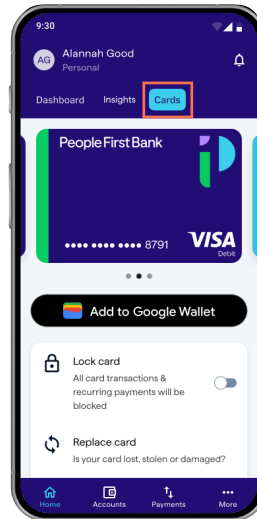
3. Read and accept Apple's Terms and Conditions, and follow the prompts to add to your wallet. You will see a **'Card Added Successfully'** message.

In the People First Bank App, you'll now see an **'Added to Apple Wallet'** message under your card.



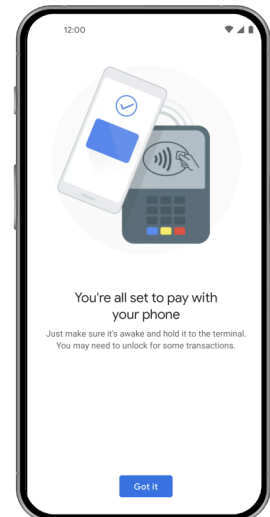
Google

1. Log in to the People First Bank App and tap the **'Cards'** option at the top of the screen.
2. Via the carousel, swipe to select the card you'd like to add, and select **'Add to Google Wallet'**.



3. Log in to your Google Account, read the Issuer Terms and press **'Continue'**.

In the People First Bank App, you'll now see an **'Added to Google Wallet'** message under your card.



Samsung

1. Open the Samsung Wallet on your phone.
2. Tap the **'All'** tab, then **'Payment cards'**, then **'Add credit or debit card'**.
3. Follow the instructions to register your card. Samsung may contact us to verify your banking details.



Need some help? No worries.

We're here to help. Here are a few ways you can get the help you need:

- **View our Welcome Hub:**
Check out peoplefirstbank.com.au/help-and-support/support-topics/welcome
- **View our FAQs:**
Some of our most frequently asked questions are answered at peoplefirstbank.com.au/help-and-support/support-topics
- **Give us a call:** Give our Customer Hub a call on 13 11 82. We're available 24/7.
- **Chat to us in person:**
Drop into your local branch and our friendly team can help you navigate the new App and Online Banking systems.