

# Fraud Alert SMS

## FREQUENTLY ASKED QUESTIONS

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### How do I know an SMS is really from UniBank?

We'll never ask you to click any links, open attachments, or disclose any personal or banking information over SMS. If in doubt, call us on **1800 862 265 Monday to Friday, 8am-7pm, or Saturday, 9am-5pm, Sydney time**, except for public holidays, and follow the prompts to speak with our Fraud team. We'll be able to confirm if the SMS is legitimate and help with next steps.

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### I've never received a fraud alert SMS from UniBank before that asked me to reply. Why the change?

We're committed to investing in smarter, safer banking by strengthening our scam and fraud detection processes. Simplifying how you can communicate with us about possibly fraudulent transactions in this way means we can act quicker and better protect you and your money.

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### How do I reply to the SMS?

Simply reply with:

**'Yes'** followed by the **MessageID** - if you recognise the transaction and want it to proceed.

Teachers Mutual Bank Ltd. would like to confirm if you make a payment of \$1313.00. To confirm reply Yes [821268](#) or if not, reply No [821268](#)

Yes 821268

+61 427 899 684

**'No'** followed by the **MessageID** - if you don't recognise the transaction and would like us to investigate.

Teachers Mutual Bank Ltd. would like to confirm if you make a payment of \$1313.00. To confirm reply Yes [821268](#) or if not, reply No [821268](#)

No 821268

+61 427 899 684

The **MessageID** is the unique number provided in the SMS and must be included in your reply for it to be valid.

## What happens after I reply to the SMS?

If you reply Yes, we'll release the hold placed on the transaction, allowing it to proceed. No further action is needed.

If you reply No, we'll try to call you to discuss next steps and how we can continue keeping your money safe. If you miss our call, you can contact us 1800 862 265 Monday to Friday, 8am-7pm or Saturdays, 9am-5pm, Sydney time, and follow the prompts to speak with our Fraud team.

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## What if my response was invalid or too late?

If we don't receive a valid reply within 72 hours, we'll try to call you within 2 business days to resolve it. Alternatively, you can call us on 1800 862 265 Monday to Friday, 8am-7pm or Saturdays, 9am-5pm, Sydney time, and follow the prompts to speak with our Fraud team.