



The Oaken Digital Security Guarantee

Oaken offers a digital security guarantee: if an unauthorized transaction is conducted through Oaken Digital, we will reimburse you for any resulting losses to your accounts, provided that you have complied with your security obligations (outlined below) and your other obligations under the Oaken Digital Access Agreement.

All transactions conducted by you, or by someone you have provided your Login Details to, are final, complete and binding on you. We will not reverse nor will we reimburse or compensate you for any such transactions completed.

Definitions for all capitalised terms can be found in our Oaken Digital Access Agreement.

It is a mutual responsibility: Your security obligations

We also depend on you to help us keep your information secure. You agree that you will:

- not disclose your Login Details to any other person
- memorize your Login Details and keep them confidential
- take all reasonable precautions to ensure no one else sees or learns your Login Details
- not store your Login Details (other than your biometric information) on your Device
- create a strong Password and avoid one that can be easily guessed
- avoid any Passwords that you are using for other accounts, profiles, products or services
- keep any devices used to access Oaken Digital locked when not in use
- not respond to any pop ups, emails, text messages or other requests for your Login Details, even if such messages appear to be from us
- maintain up-to-date anti-virus programs, anti-spyware programs and a firewall on any Devices used to access Oaken Digital
- frequently monitor your statements and/or transactions
- ensure that you log out at the end of each of your Oaken Digital sessions.

You must notify us immediately upon learning of any of the following:

- your Login Details are lost or stolen, or were disclosed to, or obtained by, anyone else or may be known by anyone else
- suspicious, unusual or fraudulent activity concerning your Account
- any suspicious activity on your personal device, personal information, or of email account compromises
- the loss, theft, or misuse of a Device that you registered with us for the Services.

Contact us at 1-855-OAKEN-22 (625-3622) or fraud@oaken.com.

You should only access Oaken Digital from your own device and you should avoid use of open WiFi services when accessing Oaken Digital.

Review the terms and conditions, by accessing the Oaken Digital Access Agreement at oaken.com/open-an-account/forms/.

Together, we can keep your money and your information safe and secure.