



INTERNET BANKING GUIDE

Queenslanders
CREDIT UNION

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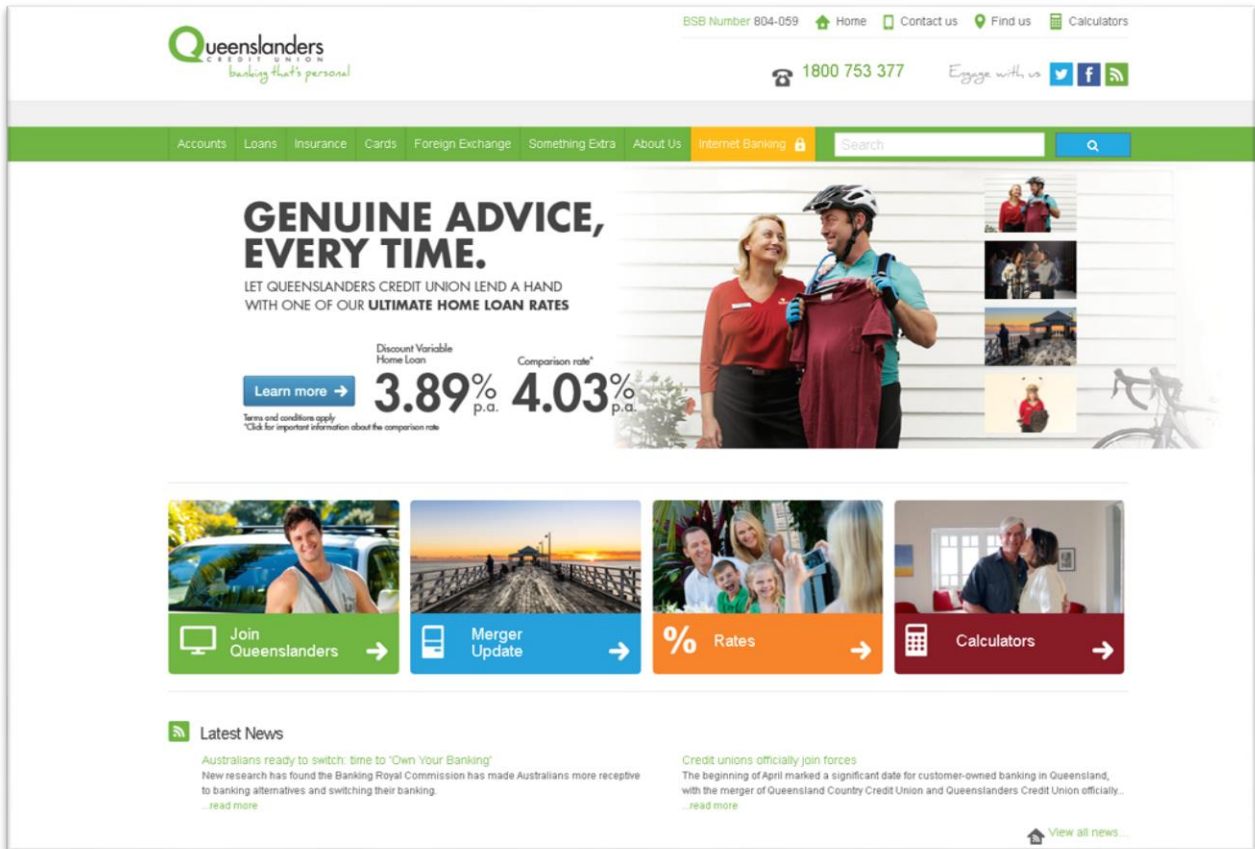
BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518*



GETTING STARTED

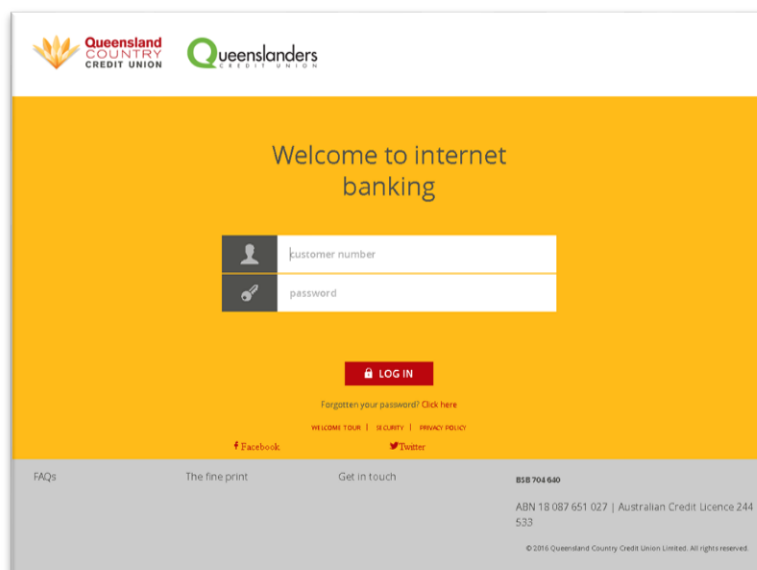
1. Register for Internet Banking

You can register for internet banking when opening your account in person or online. If you are already a Member of Queenslanders you can register for internet banking by calling us on 1800 753 377 or visiting your local Queenslanders branch during business hours. Once registered, visit our website at queenslanders.com.au and select "Internet Banking".



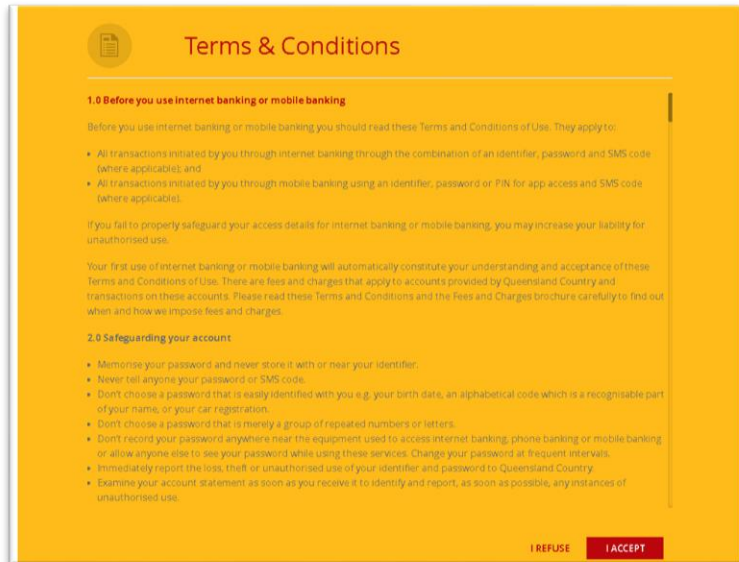
2. Log in

Enter your Customer number and unique password and select "LOG IN". Your Customer number is the Member or Signatory number you use for your everyday banking with Queenslanders.

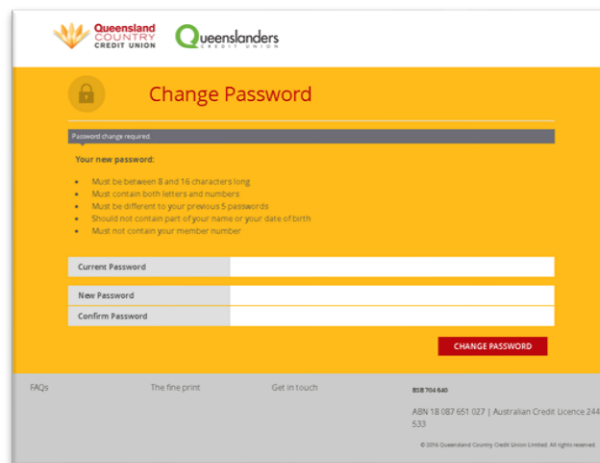


3. Logging in for the first time

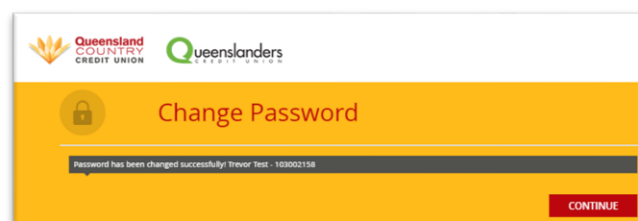
The first time you use internet banking or access the updated software, you need to read and accept our online banking Terms & Conditions. The Terms & Conditions contain important points to remember to safeguard your accounts and can be downloaded online at any time.



For your security, you will need to reset your password the first time you log in. Enter your current password then choose a new password. Existing Members should use the password they currently use. New Members should enter the temporary password provided by Queenslanders. Select “Change Password”.



Once your password has been successfully changed, select “Continue”.



4. SMS and Token Security

SMS and Token security form part of Queenslanders’s two factor authentication program. Authentication is the process of proving who you are. Verifying your identity is an important step to protect your accounts online. You will be required to register for SMS or Token security before transferring funds outside of your accounts or accessing sensitive personal information.

If you are registered for SMS Security, we will send you a text containing a security code to verify your identity the first time you pay a new payee or biller or access your personal information. If you use Token Security, you simply need to enter the code displayed on your device.

You only need to verify your identity using SMS or Token Security once per session. Where a payee or biller’s details have been saved to your favourites, those details will become ‘trusted’ and you won’t need to use SMS or Token Security the next time you make that payment.

Soft tokens can be downloaded free of charge from the Google Play or Apple App Store by searching for “VIP Access”. Physical security tokens can be purchased from any Queenslanders branch.

If you would like assistance in upgrading your online security please download our SMS and Token Security Registration guide, call us on 1800 753 377 or visit your local Queenslanders branch.



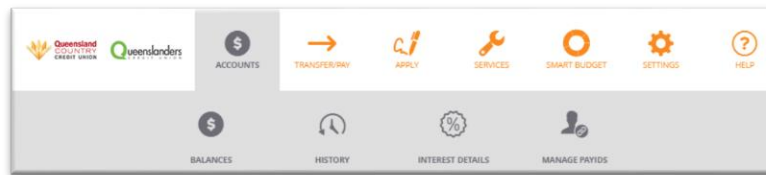
Soft Token



Physical Token

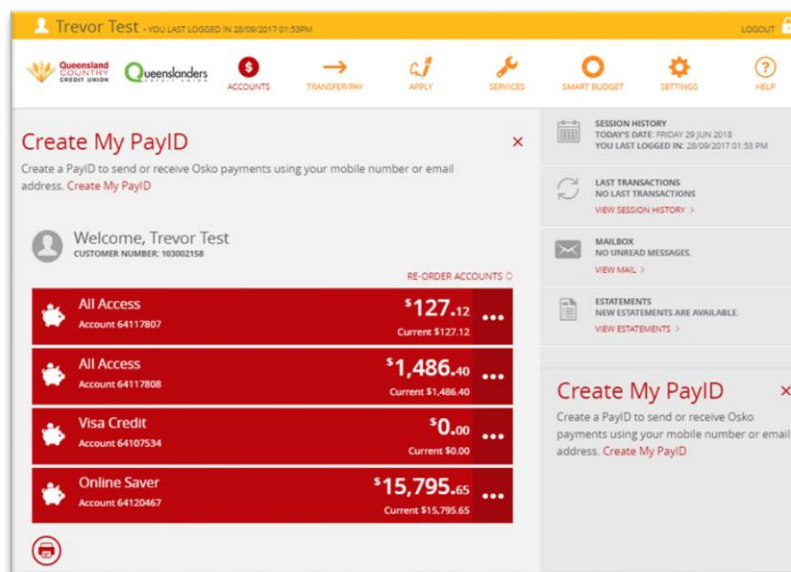
ACCOUNTS

The navigation menu is displayed at the top of the screen. Clicking on each icon will expand the menu, providing you with access to related features and services.



1. Balances

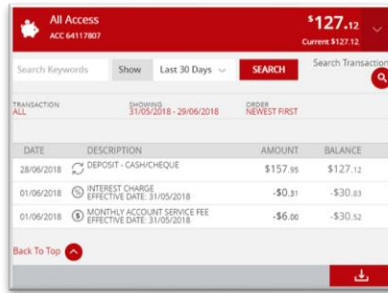
Your internet banking experience opens on your account balances. In addition to listing the balances of each of your accounts, this page contains some important information and shortcuts to a number of online banking services.



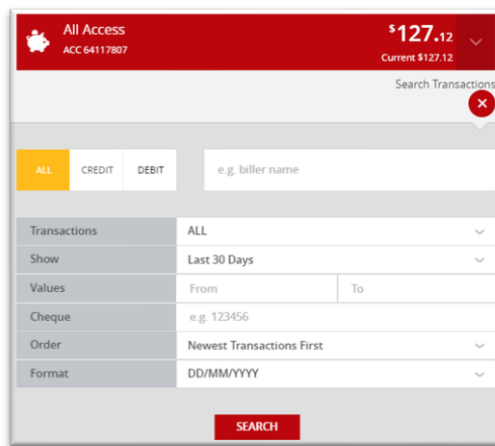
- 1.1 **Your name and Customer number:** Your Customer number is the same as the Member number you use for your everyday banking and it will appear directly below your name.
- 1.2 **Account:** This is your unique account number. Use this number when transacting on each of your accounts.
- 1.3 **Account balance:** This shows you both your available balance and your current balance. The balances may be different where transactions are on hold or funds are un-cleared (i.e. credit transactions or cheque deposits).
- 1.4 **Ellipses (...) button:** Clicking here will give you more information and options relating to your account.
- 1.5 **Re-order Accounts:** Click here to change the order in which your accounts are shown.
- 1.6 **Session History:** Shows when you last logged in and your most recent transactions in the current session.
- 1.7 **Mailbox:** You will receive a notification here if Queenslanders has sent you an important message relating to your accounts.
- 1.8 **Print icon:** Click here to print your account balances.

2. History

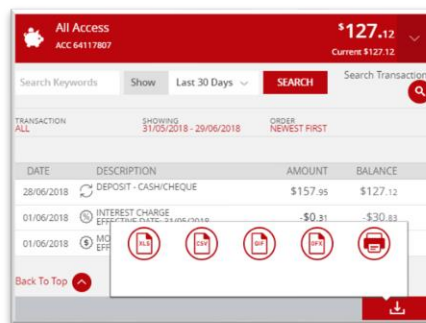
This page lists transactions that have occurred on your account. Select the arrow beside your account balance to switch between each account.



If you're looking for a specific transaction, click "Search Transactions", enter your search requirements and select "Search".



Click the download icon to print or download your statement.



3. Interest Details

Navigate to this page for a summary of interest earned, paid, or withheld on each of your accounts for the current or previous financial year. Select the print icon to print your interest summary.

FINANCIAL YEAR TO DATE 2017/18 1 JUL 2017 - 29/06/2018		PREVIOUS FINANCIAL YEAR 2016/17 1 JUL 2016 - 30 JUN 2017	
ACCOUNT	EARNED	PAID	TAX
ALL ACCESS 64117827	-	-\$0.43	-
ALL ACCESS 64117828	-	-\$0.43	-
VISA CREDIT 64107538	-	-	-
ONLINE SAVER 64123467	-	-	-
TOTAL	-	-\$1.46	-

TRANSFER/PAY

The Transfer/Pay menu allows you to make payments from your accounts.



1. Transfer

The transfer function allows you to transfer between your own accounts. Click on the arrow and choose the account you need to transfer from and the account you need to transfer to. Enter your reference and the payment amount. You can choose to process the payment now or schedule the payment for a future date.

Transfer
Transfer money between your own accounts. MORE INFORMATION

FROM

All Access
Account 6410067 \$ 1,545.00
Current \$1,545.00

TO

Christmas Club
Account 6410068 \$ 600.04
Current \$600.04

All Access
Account 6410067 \$ 1,545.00
Current \$1,545.00

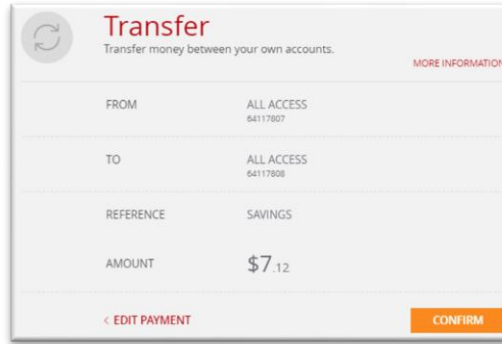
Christmas Club
Account 6410068 \$ 600.04
Current \$600.04

Reference: Savings

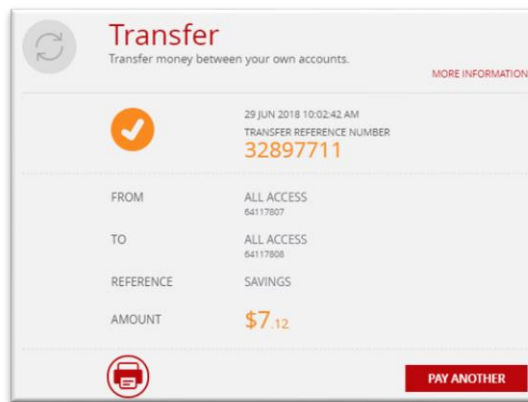
Amount: \$ 45.00

SCHEDULE PAYMENT PAY NOW

Check the details of your transfer and select “Edit Payment” to make changes or “Confirm” to continue.



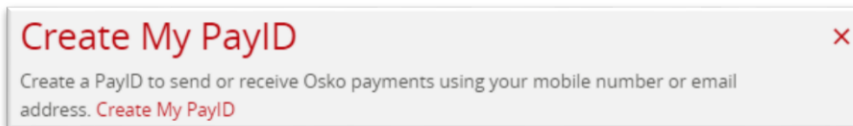
Once the transfer has been confirmed you can print a receipt by clicking the print icon. Make another transfer by selecting “Pay Another”.



2. Pay Someone – To PayID

Choose ‘Pay Someone’ and select ‘To PayID’ to make a payment to an account outside of Queenslanders via the New Payments Platform.

Please note that you don’t need to create a PayID to send a payment via the New Payments Platform. You may at this point however, receive a prompt like shown below to create one. Follow the steps from Page 10 on how to create your PayID so you can use this instead of your BSB and account number to receive real time payments from other financial institutions.



Click on the prompt 'Create my PayID'.

You will then need to follow through with a Secure SMS Validation and then enter the SMS the code which was sent to your mobile.

Manage PayIDs

Secure SMS Validation

This option requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive SMS message containing an SMS code.
Please enter the SMS code received and proceed with your action.

Phone Number Mobile:

REQUEST SMS CODE

SMS Code Sent. Please enter the code.

VALIDATE

You can now enter your email address or mobile number as a PayID, in order to receive payments.

Manage PayIDs

Create My PayID

Enter your email or mobile number below to create your PayID. To Create a PayID other than your email or Australian mobile please contact us to arrange it.

PayID

NEXT

Choose the account which you would like the PayID to be associated with. Read and accept the Terms & Conditions, then click Next to confirm.

Create PayIDs

Create My PayID

All Access **\$120.00**
Acc. 64117807 Current \$120.00

Select PayID name
PayID Name

I agree to the [Terms & Conditions](#)

If you continue, a code will be sent to this PayID to confirm that it belongs to you.

< BACK **NEXT**

If you are setting up an email address as a PayID, enter the code which is sent to that address. If you are setting up a mobile number as a PayID, enter the code which is sent to that number. Click Confirm to continue.

PayID

Linked Account
All Access - 64117807

PayID Name

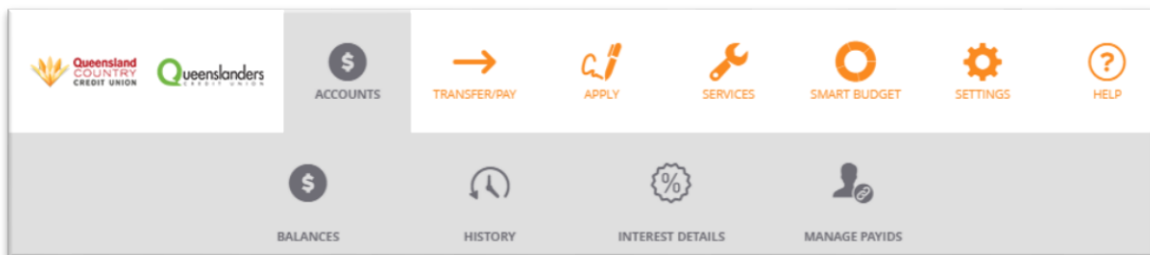
To proceed please enter the code sent to [dropdown] [RESEND CODE](#)

Code [input]

[< BACK](#) [CONFIRM](#)

Once confirmed you can create another, or return to the dashboard.

To manage PayIDs, go to Accounts, then to Manage PayIDs.



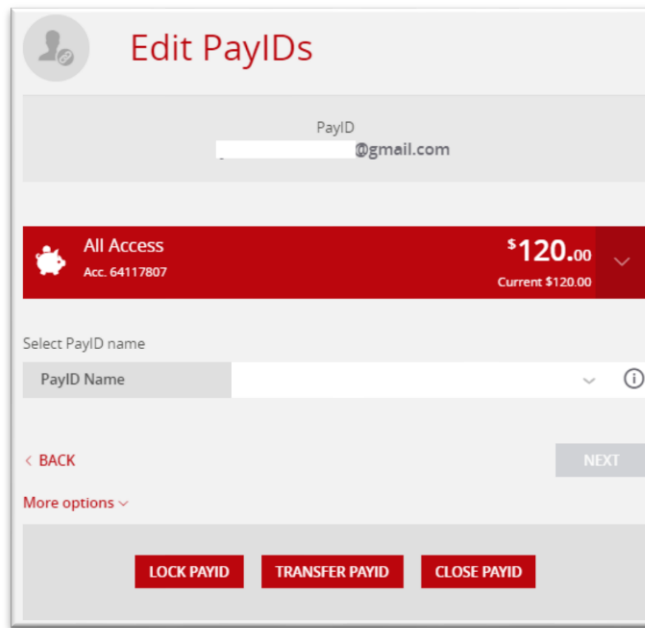
Manage PayIDs

Register

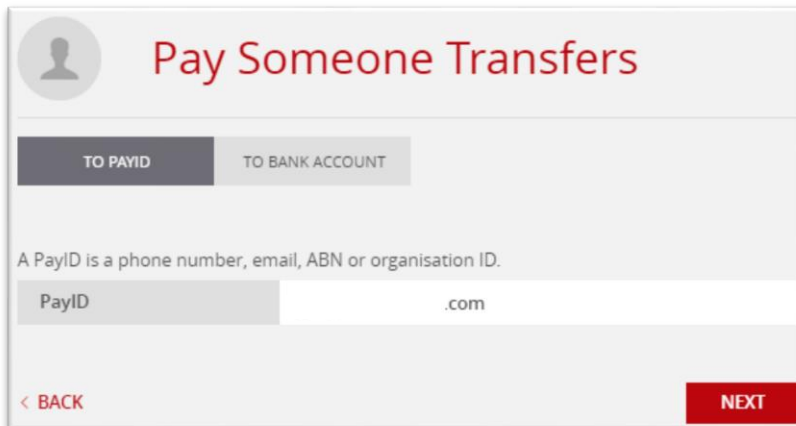
[input]

[input]

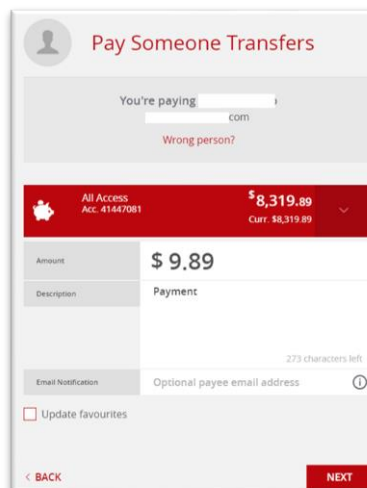
Select a PayID to manage. Click on 'More Options' to Lock, Transfer or Close the PayID.



To make an NPP payment, click on Transfer/Pay, Pay Someone, To PayID. Enter the phone number, email address, ABN or Organisation ID you would like to send funds to, then click Next.



Enter the payment amount, and description:



Check the details, then click Confirm:

Pay Someone Transfers

You're paying [redacted] com
[Wrong person?](#)

Date	Monday 02 July
Amount	\$9.89
From	All Access 41447081
Description	Payment
Email notification	-

Osko

[< BACK](#) [CONFIRM](#)

You will then see the payment confirmation screen:

Pay Someone Transfers

Payment to [redacted]
([redacted].com) successful
2 Jul 2018 09:58:21 AM

Amount	\$9.89
From	All Access 41447081
Description	Payment
Email notification	-
Receipt No.	239209

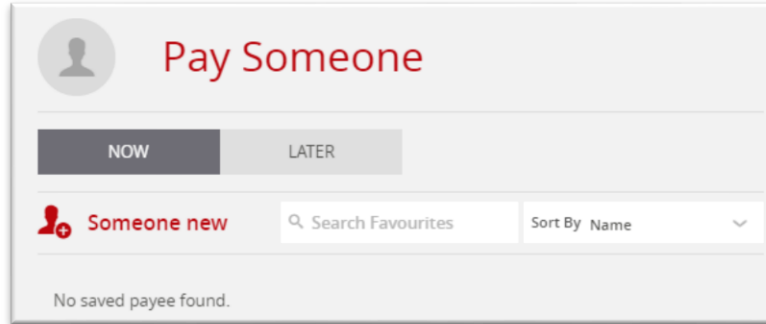
Osko

Funds should be received in a few minutes

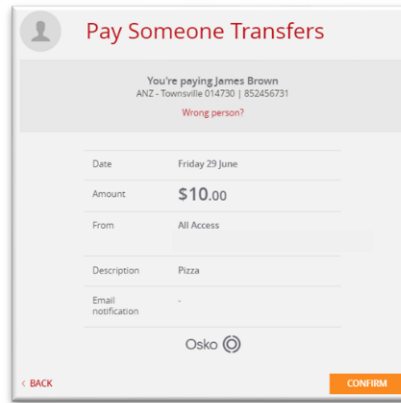
[PAY ANOTHER](#)

3. Pay Someone – To Bank Account

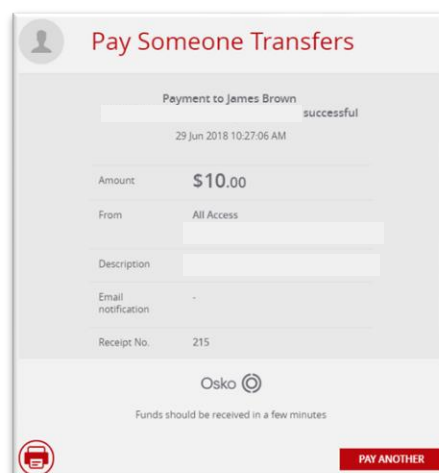
Choose Pay Someone, To Bank Account, to make a payment to an account outside of Queenslanders. Click on the arrow to choose which account you need to transfer from. Enter the details of your transaction and check “Add to Favourites” to save the payee details for future payments. You can choose to process the payment now or schedule the payment for a future date. The first time you make the payment, you will need to verify your identity using SMS or Token security. Payments added to favourites are known as ‘trusted payments’ so you won’t need to validate future transfers to that account.



Confirm the details of your transaction and select confirm to continue.



Once the transfer has been confirmed you can print a receipt by clicking the print icon. Make another transfer by selecting “Pay Another”.



4. BPAY®

Use this function to make BPAY® payments. Click on the arrow to choose which account you need to pay the bill from. Enter the details of your transaction and check “Add to Favourites” to save the biller details. You can choose to process the payment now or schedule the payment for a future date. The first time you make the payment, you will need to verify your identity using SMS or Token security. Payments added to favourites are known as ‘trusted payments’ so you won’t need to validate future payments to that Biller.

BPAY
Please note: BPAY® payments performed after 6pm on a business day, weekend or public holiday will be processed the following business day. [MORE INFORMATION](#)

All Access **\$1,493.52**
Acc: 64117808 Current \$1,493.52

Description	INSURANCE
Biller Code	1552
Customer Ref No.	

ADD TO BILLERS

Amount **\$ 350.00**

[SCHEDULE PAYMENT](#) **PAY NOW**

Confirm the details of your payment and select “Confirm” to continue.

BPAY
Please note: BPAY® payments performed after 6pm on a business day, weekend or public holiday will be processed the following business day. [MORE INFORMATION](#)

FROM	ALL ACCESS 64117808
TO BILLER	ERGON ENERGY QUEENSLAND PTY LTD
BILLER CODE	1552
CUSTOMER REF NO.	
DESCRIPTION	INSURANCE
AMOUNT	\$350.00

[EDIT PAYMENT](#) **CONFIRM**

Once the payment has been confirmed you can print a receipt by clicking the print icon. Make another BPAY® by selecting “Make Another Payment”.

BPAY
Please note: BPAY® payments performed after 6pm on a business day, weekend or public holiday will be processed the following business day. [MORE INFORMATION](#)

FROM	ALL ACCESS 64117808
TO BILLER	ERGON ENERGY QUEENSLAND PTY LTD
BILLER CODE	1552
CUSTOMER REF NO.	
DESCRIPTION	INSURANCE
AMOUNT	\$350.00

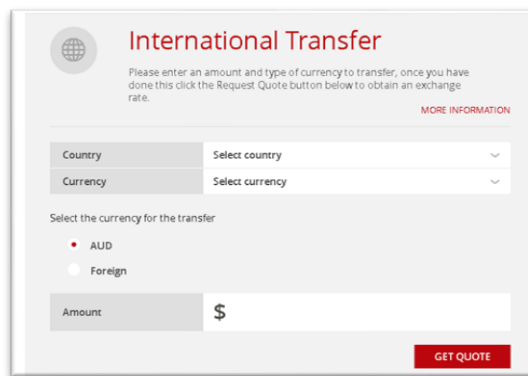
MAKE ANOTHER PAYMENT

5. International Transfers

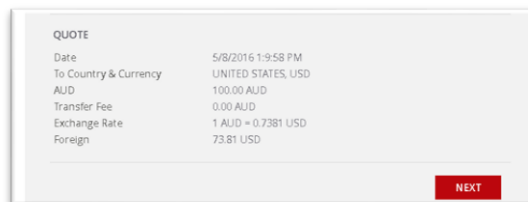
International Transfers allows you to pay money to overseas accounts directly through internet banking. You can view all International Transfers, or those that are Pending, Stopped or Processed. To create a new transfer, click on “Create Transfer”.



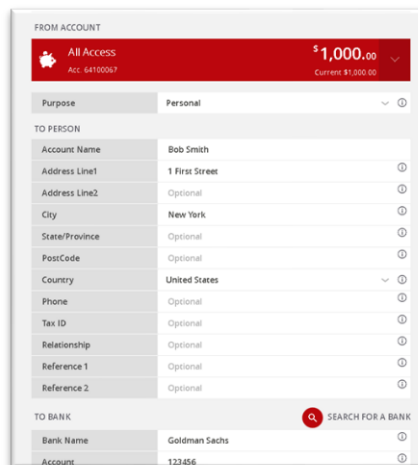
The service will guide you through the process for completing your International Transfer. First, you need to get a quote. Enter the amount and type of currency to transfer then click “Get Quote”.



Review your quote and select “Next” to proceed.




Enter the details of your transfer. Choose to save to favourites if you need to save the details for a future payment, and then choose “NEXT”.



You will receive a final quote that is valid for 45 seconds. Review the details of your transfer and select confirm to continue.




TO BANK	
Bank Name	
Account	
Routing Code	
SWIFT Code	
Address	2 SECOND STREET
City	NEW YORK
State	
PostCode	
Country	UNITED STATES
QUOTE	
Date	5/8/2016 1:14:7 PM
To Country & Currency	UNITED STATES, USD
AUD	100.00 AUD
Transfer Fee	0.00 AUD
Exchange Rate	1 AUD = 0.7381 USD
Foreign	73.81 USD
The quote is valid for 45 seconds, if it's acceptable please choose "Confirm Transfer" now.	
<input type="text"/>	
< BACK	CONFIRM

Once the transaction has been confirmed print your receipt or process another transfer.

Relationship	
Reference 1	
Reference 2	
TO BANK	
Bank Name	
Account	
Routing Code	
SWIFT Code	
Address	2 SECOND STREET
City	NEW YORK
State	
PostCode	
Country	UNITED STATES
QUOTE	
Date	05/08/2016 12:14:01 PM
To Country & Currency	UNITED STATES, USD
To Amount & Currency	73.81 USD
AUD	100.00 AUD
Transfer Fee	0.00 AUD
Exchange Rate	1 AUD = 0.7381 USD
Foreign	73.81 USD
	NEW TRANSFER

6. Scheduled Transfers

Scheduled transfers are also known as auto transfers or periodical payments. They are recurring payments from your account. To create a scheduled transfer you must select the type of transaction that you need to occur and after entering in the details, select recurring payment. Enter the details of the recurring payment and select "Set Schedule".

SCHEDULE PAYMENT	
Make Payment On	05/08/2016 
Frequency	Weekly 
Number Of Payments	3  ONGOING
SET SCHEDULE	

Review the details and edit the payment or confirm to continue.

Transfer
Transfer money between your own accounts. [MORE INFORMATION](#)

FROM	ALL ACCESS 64100067
TO	CHRISTMAS CLUB 64100068
REFERENCE	SAVINGS
MAKE PAYMENT ON	5 AUG 2016
FREQUENCY	WEEKLY
NUMBER OF PAYMENTS	3
AMOUNT	\$45.00

[< EDIT PAYMENT](#) [CONFIRM](#)

This Scheduled Transfer page lists all of your scheduled transfers.

Scheduled Transfers

	TRANSFER TO MY 'CHRISTMAS CLUB' NEXT: 5 AUG 2016 FROM ALL ACCESS WEEKLY FOR 3 TRANSFERS	\$45.00	...
--	--	---------	-----

Click on the ellipses (...) button to view the details of your transfer. Modify the details and select save or choose delete to cancel all future payments. Click the print button to print the details of your transfer.

TRANSFER TO MY 'CHRISTMAS CLUB' \$45.00

FROM ALL ACCESS
WEEKLY FOR 3 TRANSFERS

FROM	ALL ACCESS 64100067
TO	

Christmas Club \$765.04

ACCT 64100068 \$765.04

Reference	Savings
Amount	\$ 45.00
Pay On	05/08/2016
Frequency	Weekly
Number Of Payments	3 OR ONGOING

[DELETE](#) [SAVE](#)

7. Business Banking

Refer to Queenslanders's Guide to Business Banking for step by step instructions on using this function.

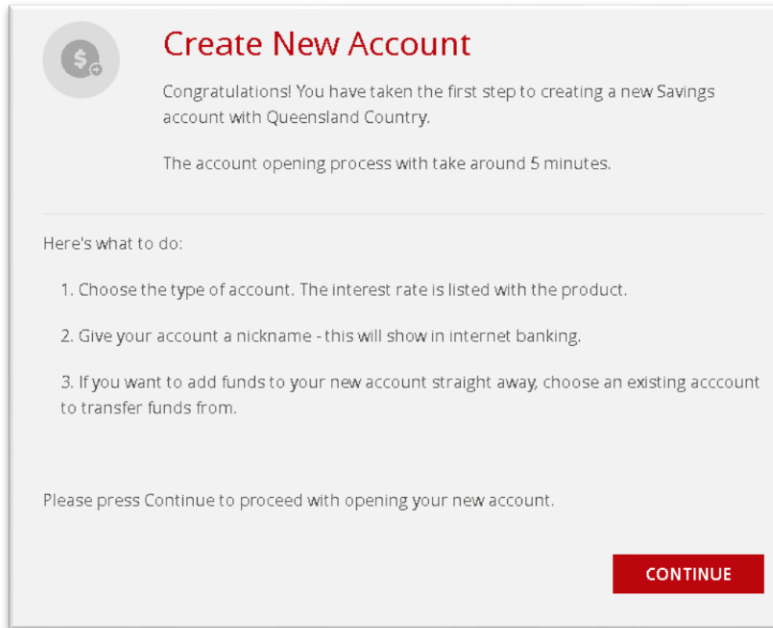
APPLY

Using the Apply menu, you can create an account online.

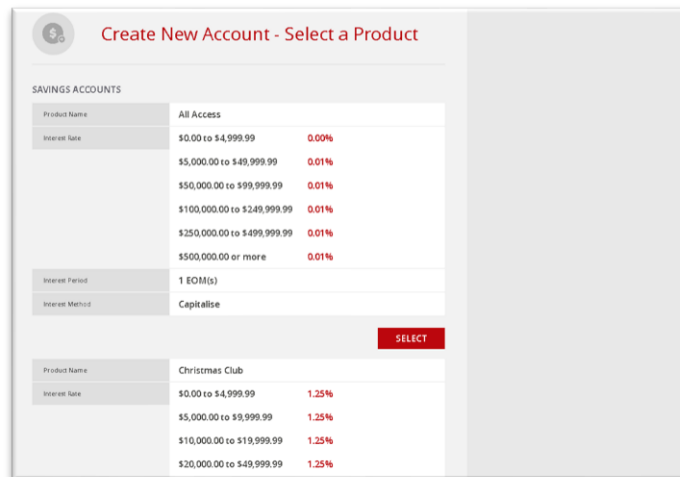


1. Create Account

Choose "Create Account" then "Continue".



Review the products available and click select below the account that suits your needs.



You can enter a nickname for your account in "Account Alias". Enter the opening Deposit and choose the account you wish to transfer that balance from. Click Continue.

Create New Account - Funding Details

SELECTED PRODUCT

Selected Product	Bonus Saver
Interest Rate	0.05%
Interest Payment Every	1 EOM(s)
Interest Payment	Capitalise

Account Alias	
Opening Deposit	0.00
Transfer From Account	64100067 - Avail = \$900.00 - All Access

Buttons: BACK, CONTINUE

Review the details, and edit the product or account or confirm that you have read and accept the Terms and Conditions. Enter your email address if you would like to receive a notification once the account has been created. Select create account.

Create New Account - Confirm Details

Product Type	Bonus Saver
Account Name (Alias)	
Opening Deposit Amount	\$0.00

I Have Read And Accept The Terms And Conditions

I Wish To Receive An Email Notification Once The Account Has Been Created.

Email Address:

Buttons: EDIT PRODUCT, EDIT ACCOUNT, CANCEL, CREATE ACCOUNT

You will receive a confirmation once the account has been successfully created. If you chose to receive an email notification, it will arrive in your email inbox shortly.

Create New Account - Confirmation

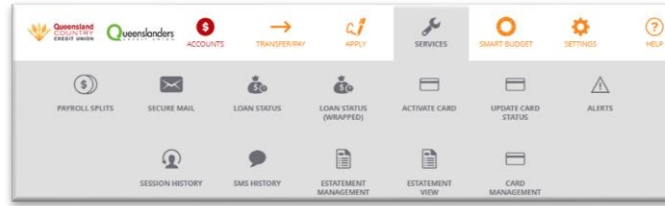
YOU HAVE SUCCESSFULLY CREATED YOUR NEW ACCOUNT.

New Account Type	Bonus Saver
Account Name (Alias)	Bonus Saver
New Account Number	64100073
Funding Amount	\$0.00
Interest Rate	0.05%
Interest Payment Every	1 EOM(s)
Interest Payment Method	Capitalise
Open Date	5/08/2016
Please Quote Receipt Number	1250387027
Email Notification	An email notification has been sent to

Button: CREATE ANOTHER ACCOUNT

Services

Using this menu you can view or modify services offered by Queenslanders.



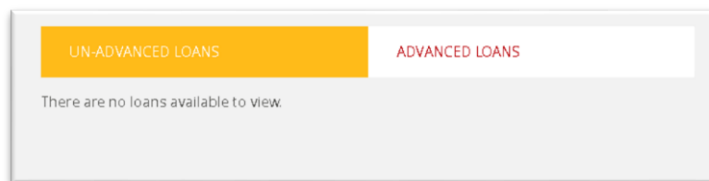
1. Payroll Splits

If you create a payroll split, your pay can be split between multiple Queenslanders accounts when it is deposited into your Member number. Payroll splits cannot be created where your pay is deposited directly into your account number. You can only redirect credits into accounts in your own name. Use this function to view your existing payroll splits. Visit your local branch to create or modify a payroll split.

QLD.COUNTRY CREDIT UNION		01 MAR 2016
→	-SMARTBUDGET	\$252.00
→	-ALL ACCESS	\$1907.00
TOTAL:		\$2159.00

2. Loan Status

The Loan Status menu allows you to view the progress of any loan applications and any existing loans. Select “Un-Advanced Loans” to see the status of your loan application.

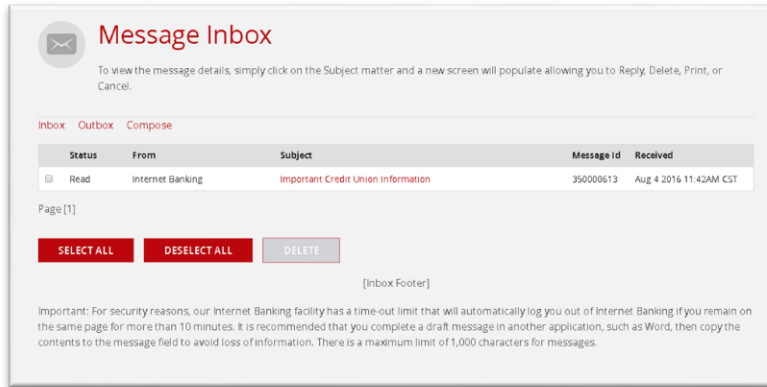


Select “Advanced Loans” to see the status of your advanced loans.

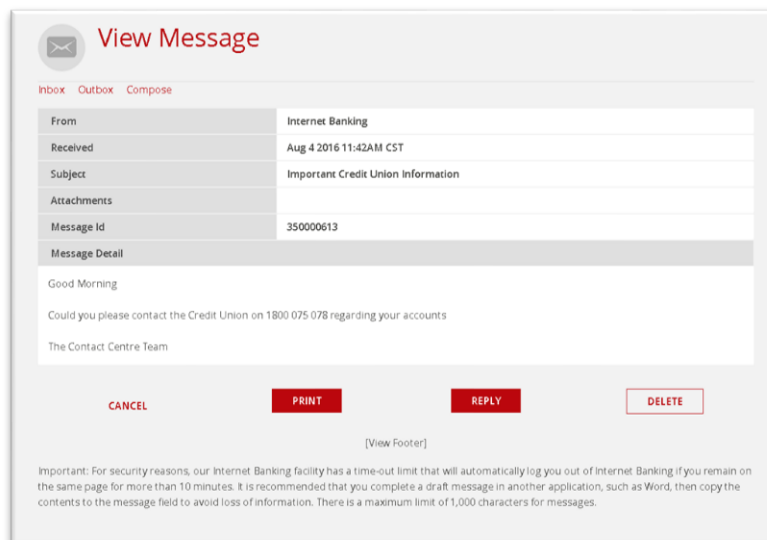
UN-ADVANCED LOANS			ADVANCED LOANS		
Loan ID	Status	Loan Name	Loan Amount	Last Update	Action
10592	Advanced	Home Loan - Variable I.O.	\$355,650	29/07/2016 12:00 AM	
10593	Advanced	Investment - Variable Loan	\$275,250	29/07/2016 12:00 AM	
10613	Advanced	Home Loan - Fixed	\$450,250	04/08/2016 12:00 AM	

3. Secure Mail

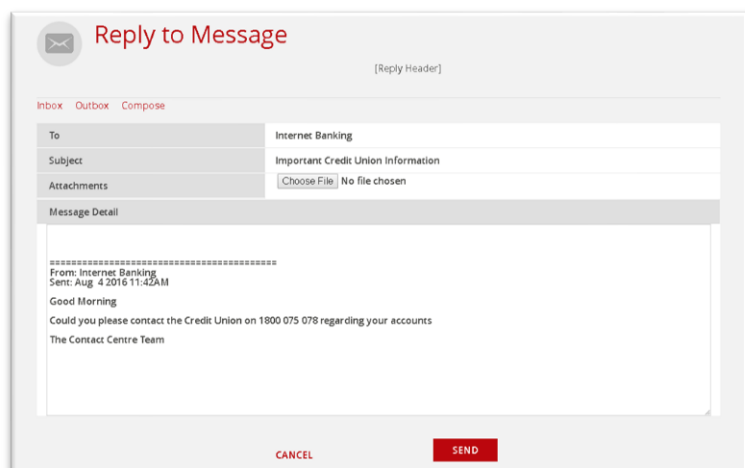
You can use Secure Mail to send or receive important information relating to your accounts. To read a message, click on the highlighted subject line.



Here you can choose to print, reply or delete the message.



When you reply, your message will be sent to Queenslanders.



4. Activate Card

This function can be used to activate a new card online. Enter your card details and select "Activate".

Activate Card
 You can use this option to activate one of your cards. Your new card may take up to 12 hours to become active.

The Expiry date is incorrect.

Card No.	#####0158
Expiry Date (MM/YY)	07 / 20

ACTIVATE

You will receive a confirmation as soon as your card has been activated.

Activate Card
 You can use this option to activate one of your cards. Your new card may take up to 12 hours to become active.

YOUR CARD ACTIVATION REQUEST HAS BEEN SUCCESSFULLY PROCESSED.

CARD NO. #####0158

EXPIRY DATE (MM/YY) 07/20

RECEIPT NO. 1369050926

Unable to send email. Please print this page as confirmation.

5. Update Card Status

You can notify Queenslanders if your card is lost or stolen. Select "Update Card Status", choose the relevant option and card and select "Continue". Please note that your card cannot be re-opened once it has been reported as lost or stolen. To order a new card, please contact us on 1800 753 377 or visit your nearest branch.

Update Card Status

Select Card	#####7461
Action	Lost

SUBMIT

6. Alerts

Using alerts you can elect to receive an SMS or Email notifying you of the status of your accounts. There are a range of different alerts you can choose to receive. To register for alerts click "Create Alert". Enter your mobile number and email address and select your preferred method and time for receiving the alert. Select "Save".

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

MOBILE NO. [input field]

EMAIL ID: dummy@gmail.com (update)

Alert Me Via: SMS EMAIL

Alert Me: ANYTIME BETWEEN

Times: 7:00 AM [dropdown] 6:00 PM [dropdown]

SAVE

After you have registered for Alerts, click "Create Alert". Choose Global Alert to receive an alert when credits or debits are made to any of your accounts.

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

GLOBAL ACCOUNT CARD

ALERT ME ABOUT

Credits Debits

CANCEL SAVE

Choose Account Alert to receive an alert when a specific account reaches a threshold or to receive regular updates on the balance of that account.

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

GLOBAL ACCOUNT CARD

All Access
Acc: 64100067 \$1,500.00

ALERT ME ABOUT

Account Balance Threshold Scheduled Balance

Thresholds: \$ 100 \$ 5000

CANCEL SAVE

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

GLOBAL ACCOUNT CARD

All Access
Acc: 64100067 \$1,500.00

ALERT ME ABOUT

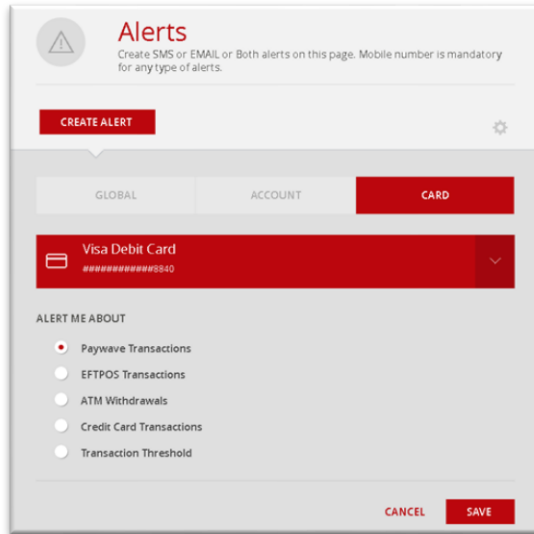
Account Balance Threshold Scheduled Balance

Date And Time: 04/08/2016 7:00 AM

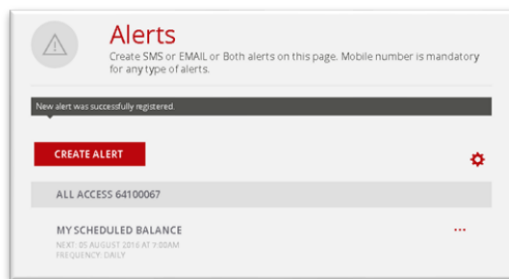
Frequency: Daily

CANCEL SAVE

Choose card alerts apply to receive an alert when transactions are processed using your card.

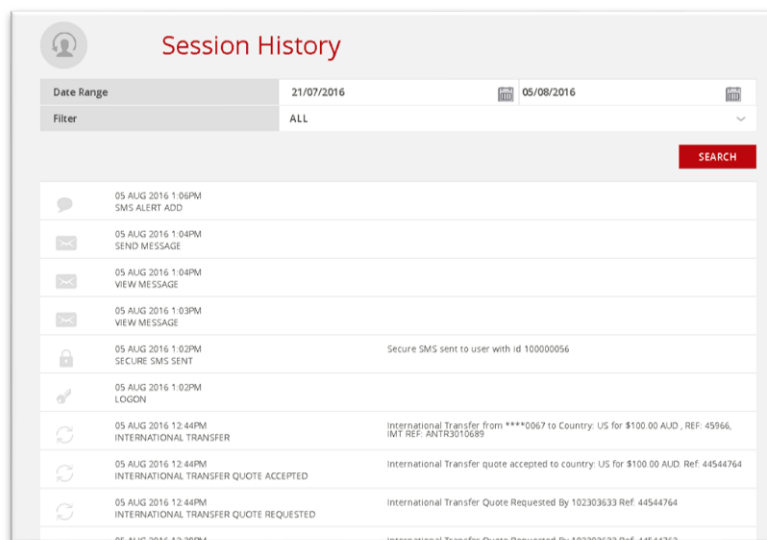


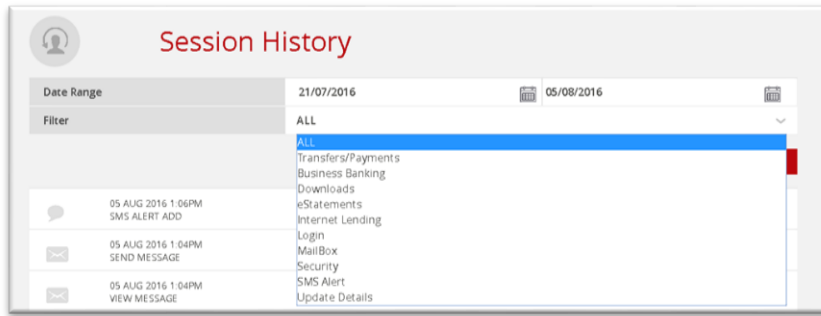
All of your alerts are summarised in the alerts screen. Click the ellipses (...) button to delete or view and change the details of each alert.



7. Session History

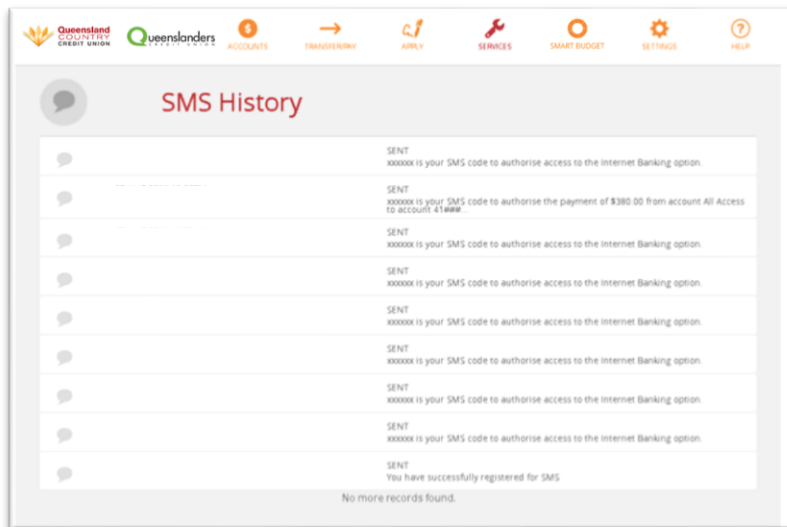
In Session History, you can view the details of everything you have done when logged in to internet banking. View all details of your session history or specify a date range or action.





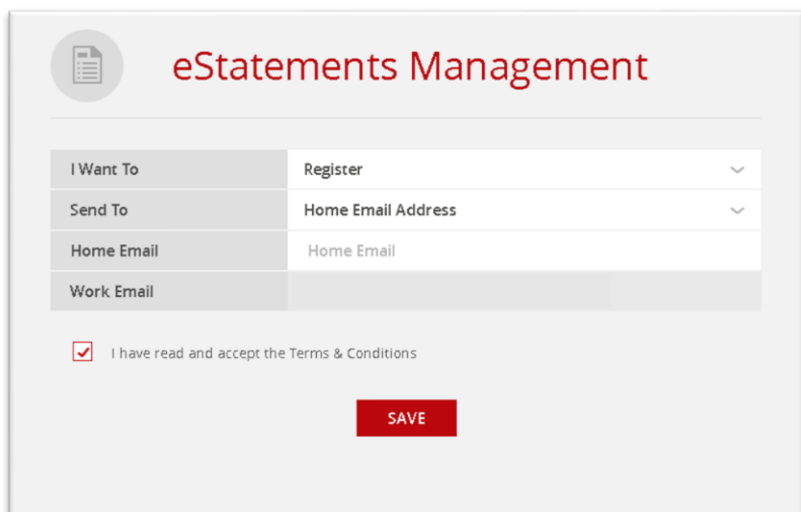
8. SMS History

Use this function for a list of all SMS messages that have been sent to your mobile for authentication.



9. eStatements Management

Click on services, then “eStatements Management”. Enter your details, read and accept the terms and conditions and select “Save”



10. eStatements View

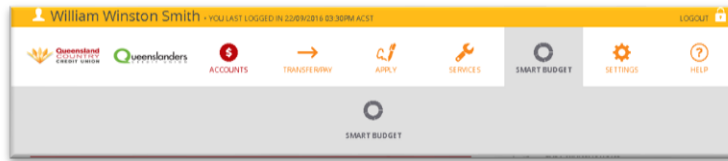
Here, you can view all of your old eStatements. Scroll through and select the statement you want to view or enter the details and search for the statement you're looking for.

Type	All	
Order	Statement Date (desc)	
Date Range	dd/mm/yyyy	dd/mm/yyyy
SEARCH		
STATEMENTS		
JUNE 2015 - STANDARD		
MARCH 2015 - STANDARD		
DECEMBER 2014 - STANDARD		
DECEMBER 2012 - STANDARD		
JUNE 2012 - STANDARD		
MARCH 2012 - STANDARD		
DECEMBER 2011 - STANDARD		

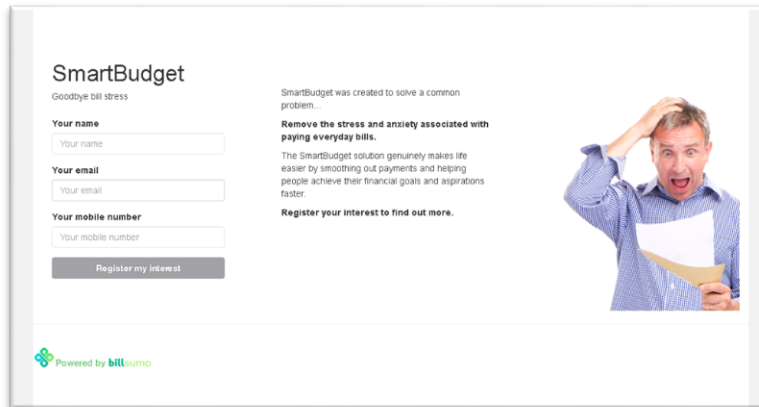
Your selected statement will automatically be downloaded in pdf format so that it can be printed or saved.

SMART BUDGET

The SmartBudget menu gives you access to the SmartBudget portal.



If you would like to make an enquiry about this product select Smart Budget, enter your details and then select “Register my interest”.



SETTINGS

Use the Settings menu to update your personal details and settings.



1. Address Details

Queenslanders may write to you with important information relating to your account. To ensure that you receive those updates and your private information is protected, it is important that you regularly review and update your address. You can update your address online by clicking “Address Details”. Click on the ellipses (...) button beside your address and delete and update all out-of-date information, then click “Save”.

Address Details

You have successfully updated your address details. Please provide the reference number (#18977) while making inquiries regarding this update.

PRIMARY ADDRESS
...

333 Ross River Road AITKENVALE 4814 QLD

Care Of Details	<input type="text"/>
Property	<input type="text"/>
PO Box/Flat Type	<input type="text" value="v"/>
PO Box/Flat Number	<input type="text"/>
Street Number	<input type="text" value="333"/>
Street Name	<input type="text" value="Ross River"/>
Street Type	<input type="text" value="Road"/>
State	<input type="text" value="QLD"/>
Post Code	<input type="text" value="4814"/>
Suburb	<input type="text" value="AITKENVALE"/>

SAVE

2. Contact Details

Use this function to update your phone or email address. Delete old information and enter your current details, then click “Save”.

Contact Details

You have successfully updated your contact details. Please provide the reference number (#18981) while making inquiries regarding this update.

PHONE NUMBERS

Home	<input type="text" value="Include area code, no spaces or brackets."/>
Business	<input type="text" value="Include area code, no spaces or brackets."/>
Mobile	<input type="text"/>
Fax	<input type="text" value="Include area code, no spaces or brackets."/>

EMAIL ADDRESSES

Home	<input type="text" value="email@gmail.com"/>
Business	<input type="text" value="email@gmail.com"/>

SAVE

3. Personal Details

Use this page to record and update details relating to your residence, marital status and dependents. Queenslanders may require this information in certain circumstances (i.e. when you apply for a loan).

Personal Details

Residence	Rent
Marital Status	Married
Dependants	2

SAVE

4. Work Details

You can notify Queenslanders here if your employment details change. Change the details of both your current and previous employer and click "Save".

Work Details

CURRENT EMPLOYER

Employer Name	
Full Address	
Phone	
Employment Category	
Occupation	
Position	
Start Date	

PREVIOUS EMPLOYER

Employer Name	
Full Address	
Phone	
Employment Category	
Occupation	
Position	
Employment Dates	

SAVE

5. Change Password

Queenslanders recommends that you change your password regularly. You should update your password as soon as possible if somebody else knows it or it has been compromised in any way. Simply enter your current password then confirm your new, secure password.

Change Password

To change your Internet Banking password, please enter your current password, then enter your new password and confirm it. Click the Change Password button when you are done.

Your new password (examples may not be configured as such):

- Must be between 8 and 16 characters long
- Must contain both letters and numbers
- Must be different to your previous 5 passwords
- Should not contain part of your name or your date of birth
- Must not contain your member number

Current Password	
New Password	
Confirm New Password	

CHANGE PASSWORD

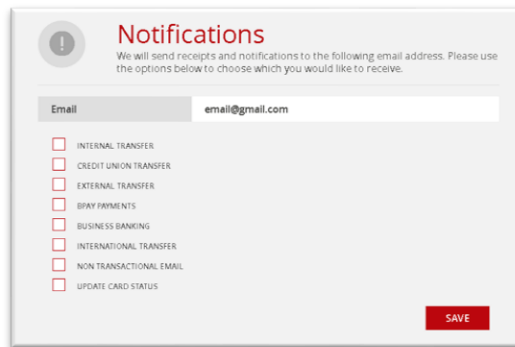
6. Account Re-order

This function allows you to change the order in which your accounts are listed to suit your needs. Click on the arrow icons and drag the account block to the desired position. Click "Save Order".



7. Notifications

You can elect to receive receipts and notifications via email using this function. Simply enter your email address then choose the services you would like to receive an email notification or receipt for, then click "Save".



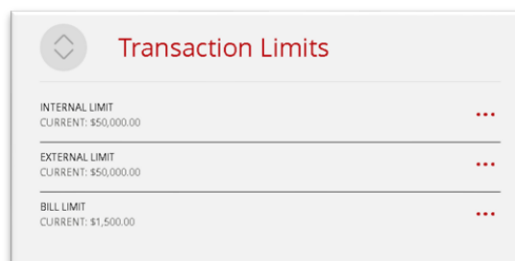
8. Secure SMS & Token Registration

Protecting yourself online is easy with Queenslanders. You can upgrade to Secure SMS or Token security at any time. This higher level of security is needed to perform sensitive functions involving your personal details or to send funds to a biller or payee for the first time. For assistance upgrading your online security please read our SMS and Security Token Registration Guide.

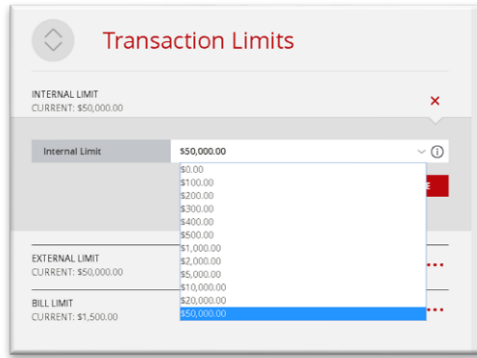
9. Transaction Limits

Your default transaction limits will vary in accordance with your online security. If you've chosen to upgrade to token security, your transaction limits may be higher than when you relied on a static password to authenticate each transaction. Restricting the amount that can be paid from your account each day can help protect you against online fraud. We take your online security seriously so you can only reduce transaction limits online. Before increasing your transaction limits, we must verify you at your local Queenslanders branch or over the phone on 1800 753 377.

To reduce your transaction limits, first click the ellipses (...) button beside the relevant limit.

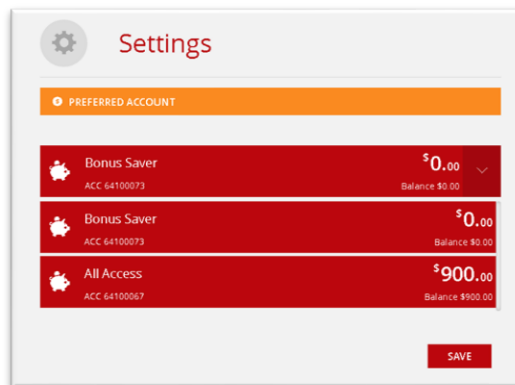


Then choose your preferred limit. Select "Update Limits" to save changes.



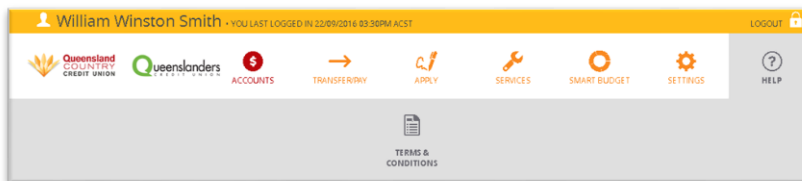
10. Settings

On this page you can change your preferred account. The preferred account will automatically be selected when you process debits from your accounts. You can change the account you wish to debit at any time. Click the arrow and select your preferred account, then click "Save".




HELP

Use the Help menu to view our online banking Terms & Conditions.



1. Terms and Conditions

You can view or download our Online Banking Terms and Conditions at any time by selecting “Terms & Conditions”.



Terms & Conditions

1.0 Before you use internet banking or mobile banking

Before you use internet banking or mobile banking you should read these Terms and Conditions of Use. They apply to:

- All transactions initiated by you through internet banking through the combination of an Identifier, password and SMS code (where applicable); and
- All transactions initiated by you through mobile banking using an Identifier, password or PIN for app access and SMS code (where applicable).

If you fail to properly safeguard your access details for internet banking or mobile banking, you may increase your liability for unauthorised use.

Your first use of internet banking or mobile banking will automatically constitute your understanding and acceptance of these Terms and Conditions of Use. There are fees and charges that apply to accounts provided by Queensland Country and transactions on these accounts. Please read these Terms and Conditions and the Fees and Charges brochure carefully to find out when and how we impose fees and charges.

2.0 Safeguarding your account

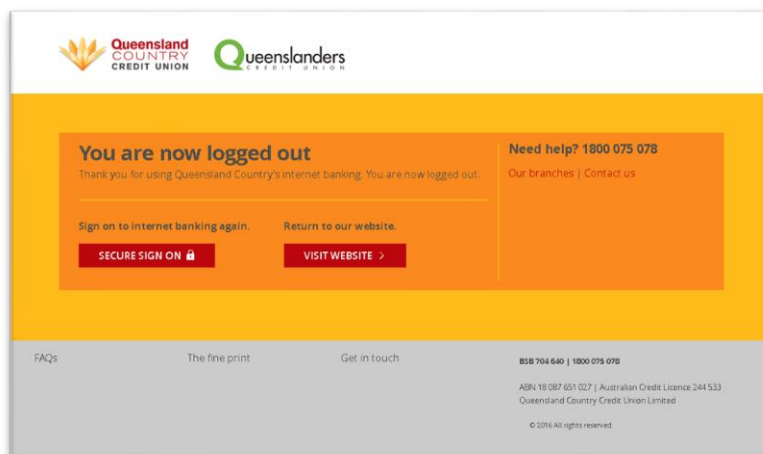
- Memorise your password and never store it with or near your Identifier.
- Never tell anyone your password or SMS code.
- Don't choose a password that is easily identified with you e.g. your birth date, an alphabetical code which is a recognisable part of your name, or your car registration.
- Don't choose a password that is merely a group of repeated numbers or letters.
- Don't record your password anywhere near the equipment used to access internet banking, phone banking or mobile banking or allow anyone else to see your password while using these services. Change your password at frequent intervals.
- Immediately report the loss, theft or unauthorised use of your Identifier and password to Queensland Country.

LOG OUT

For your online security it is important that you log out of internet banking at the end of each session. When you're ready to log out, simply select "Logout" at the top right hand corner of the page.



From here, you can sign on to internet banking again or return to our website.



For further assistance:

- visit our website at queenslanders.com.au
- call us 1800 753 377
- visit your local Queenslanders or Queensland Country Credit Union branch

Names, accounts and other details used throughout this guide are fictitious and have only been used for illustrative purposes.

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 ABN 77 087 651 027 AFSL/Australian Credit Licence 244 533.