INTERNET BANKING GUIDE

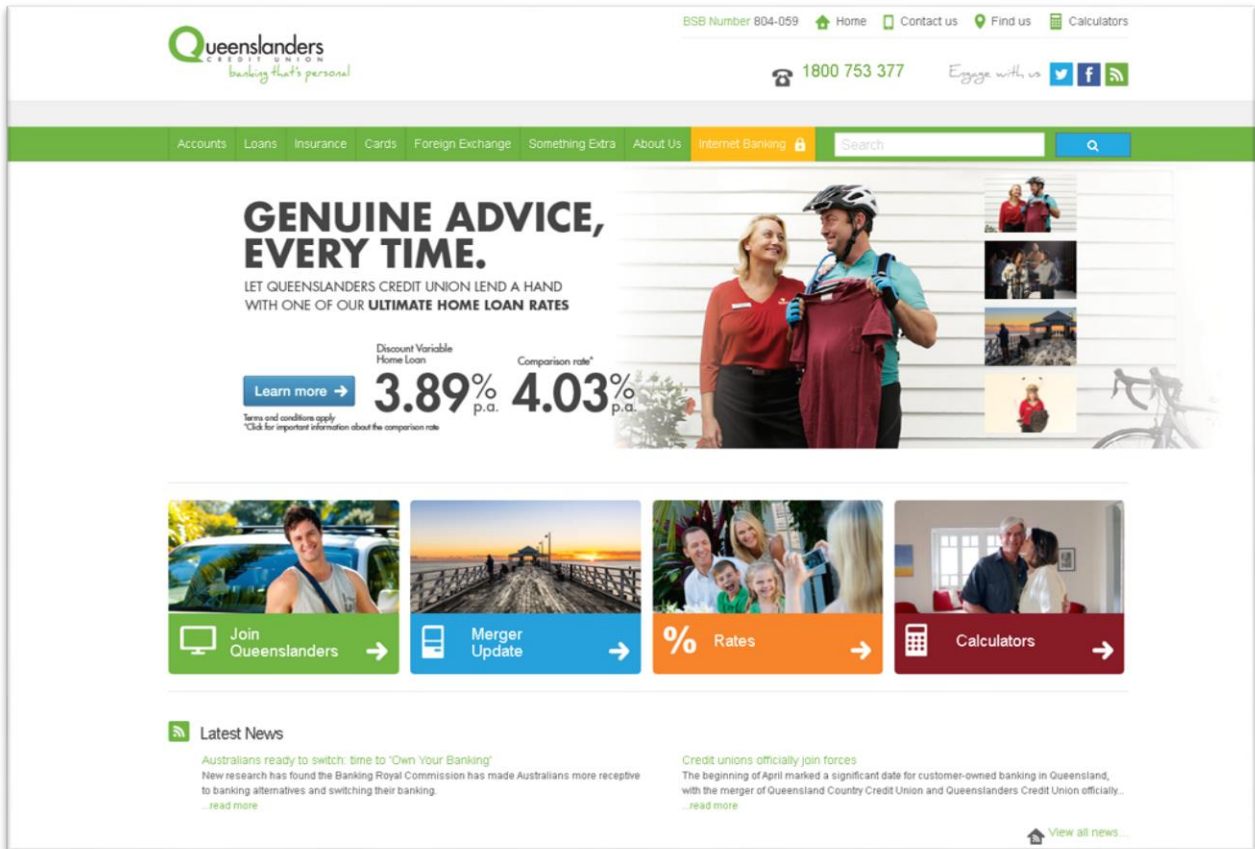**Q**ueenslanders
CREDIT UNION

CONTENTS

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".
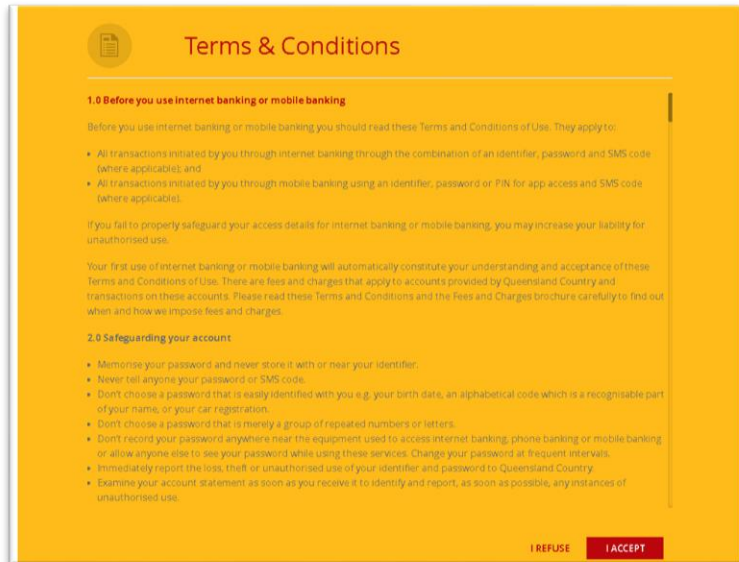

2. Log in

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.
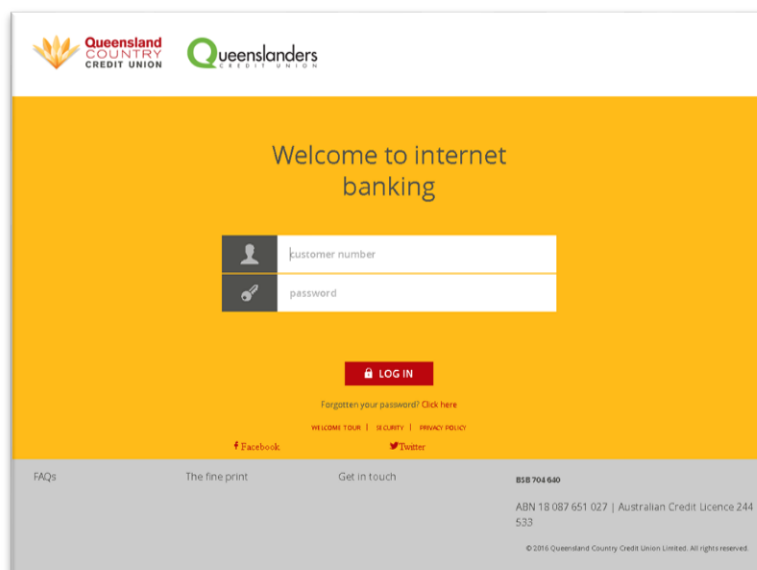
3. Logging in for the first time

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".
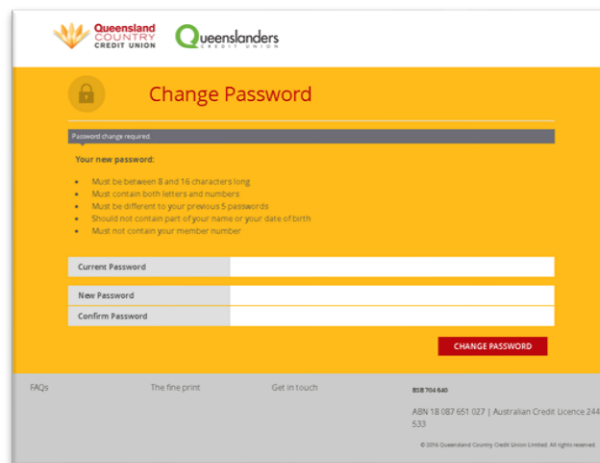
Once your password has been successfully changed, select "Continue".
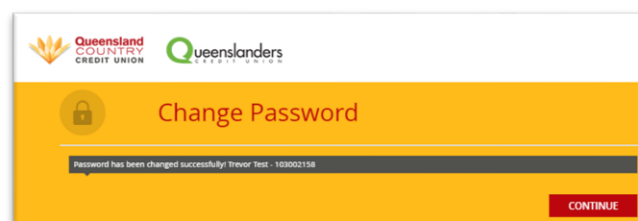
4. SMS and Token Security

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.
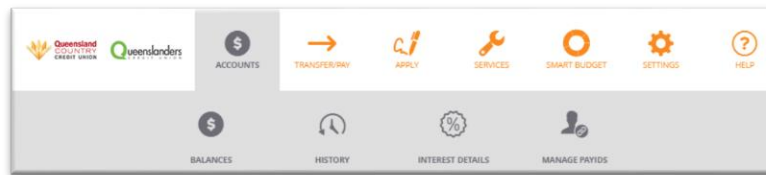
Physical Token

Soft 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.
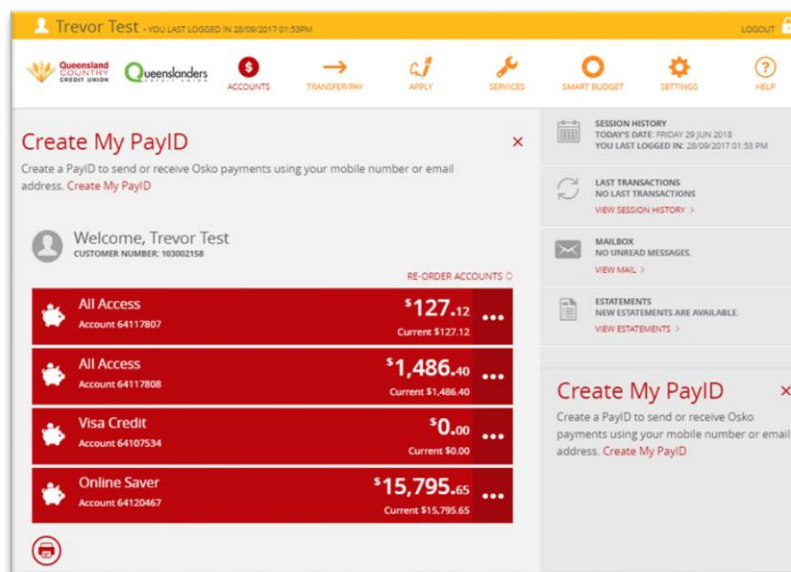

1.1 **Your name and Customer number**: Your Customer number is the same as the Member number you use for your everyday banking and it will appear directly below your name.

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.
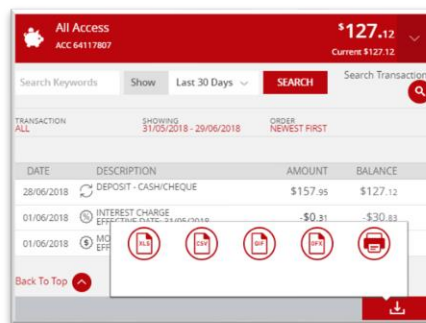
2. History

This page lists transactions that have occurred on your account. Select the arrow beside your account balance to switch between each account.
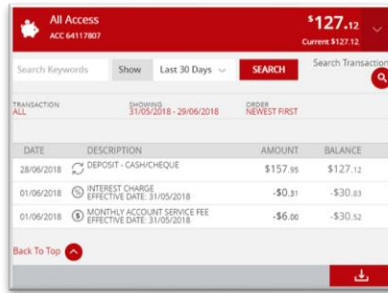
If you're looking for a specific transaction, click "Search Transactions", enter your search requirements and select "Search".
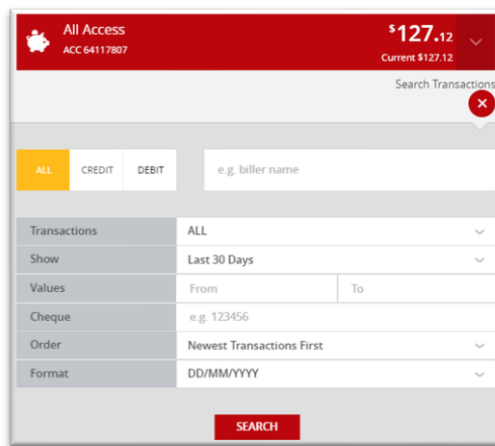
Click the download icon to print or download your statement.

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.

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.

Check the details of your transfer and select "Edit Payment" to make changes or "Confirm" to continue.
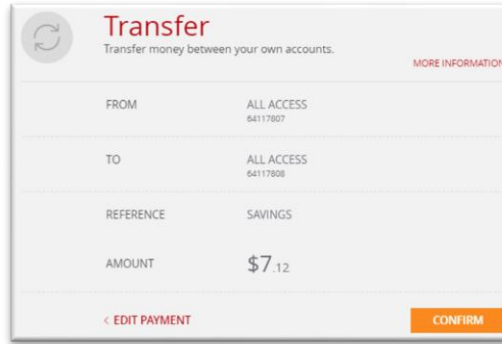
Once the transfer has been confirmed you can print a receipt by clicking the print icon. Make another transfer by selecting "Pay Another".
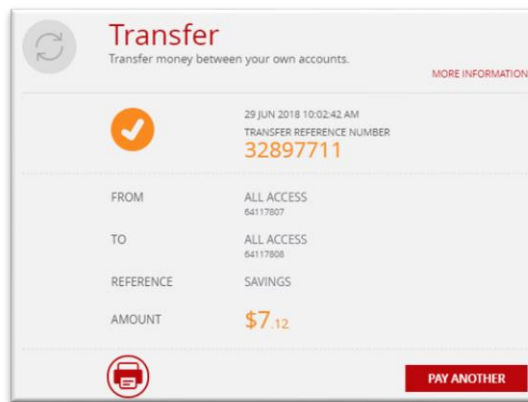
2. Pay Someone – To PayID

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.
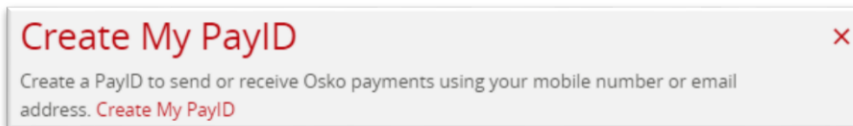
Click on the prompt 'Create my PayID'.

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.

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

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

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.

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

To manage PayIDs, go to Accounts, then to Manage PayIDs.
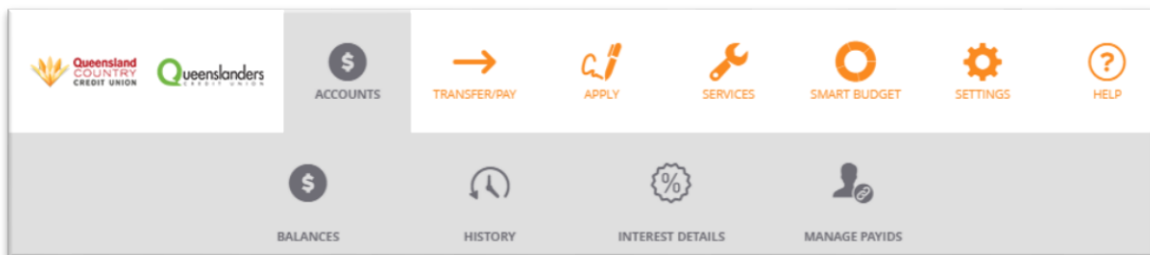
Select a PayID to manage. Click on 'More Options' to Lock, Transfer or Close the PayID.
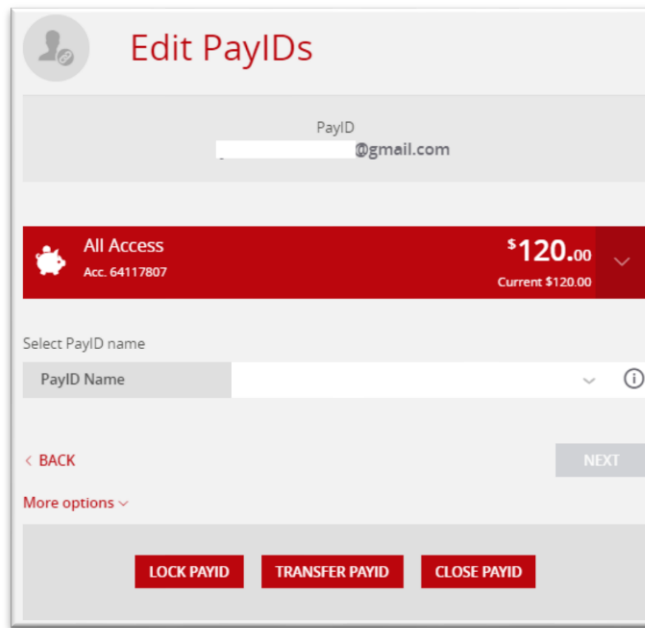
To make an NPP payment, click on Transfer/Pay, Pay Someone, To PayID. Enter the phone number, email address, ABN or Organisation ID you would like to send funds to, then click Next.
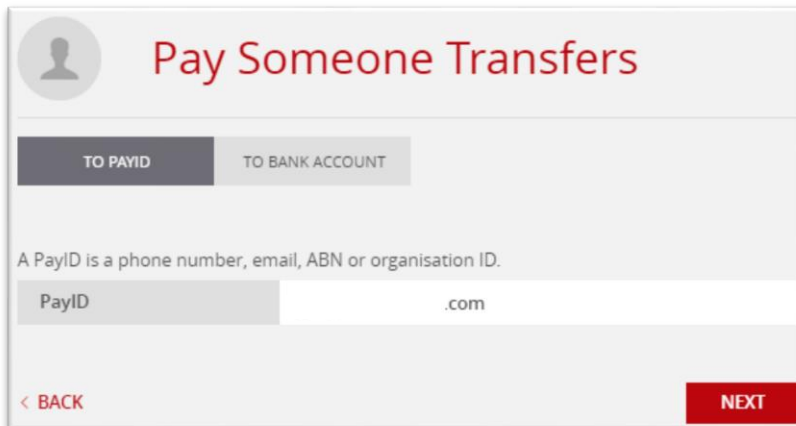
Enter the payment amount, and description:
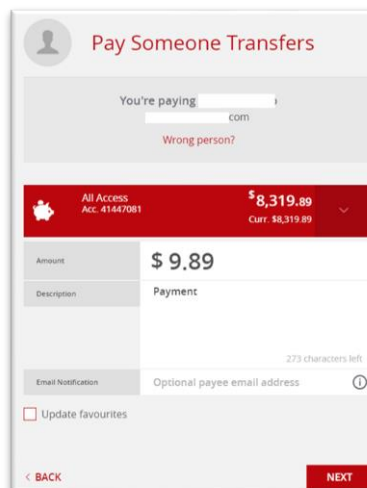
Check the details, then click Confirm:

You will then see the payment confirmation screen:

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.
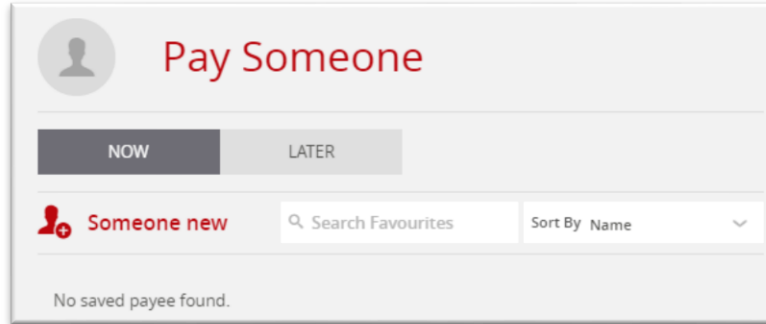
Confirm the details of your transaction and select confirm to continue.
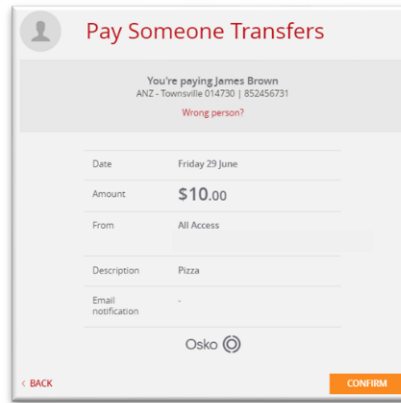
Once the transfer has been confirmed you can print a receipt by clicking the print icon. Make another transfer by selecting "Pay Another".
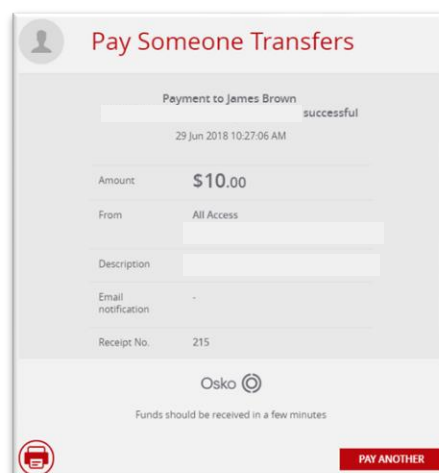
4. BPAY®

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.

Confirm the details of your payment and select "Confirm" to continue.

Once the payment has been confirmed you can print a receipt by clicking the print icon. Make another BPAY® by selecting "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".
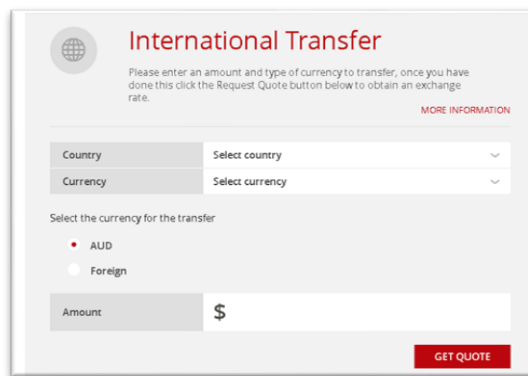
Review your quote and select "Next" to proceed.
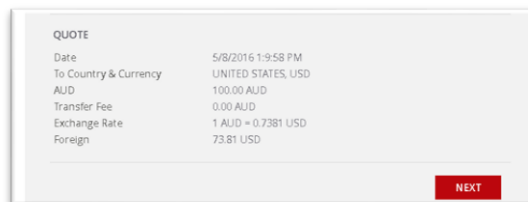
Enter the details of your transfer. Choose to save to favourites if you need to save the details for a future payment, and then choose "NEXT".
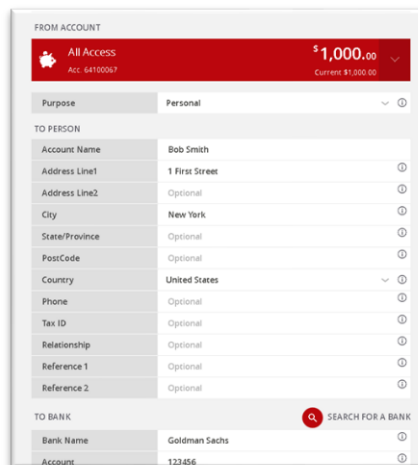
You will receive a final quote that is valid for 45 seconds. Review the details of your transfer and select confirm to continue.

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

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

This Scheduled Transfer page lists all of your scheduled transfers.

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.

7. Business Banking

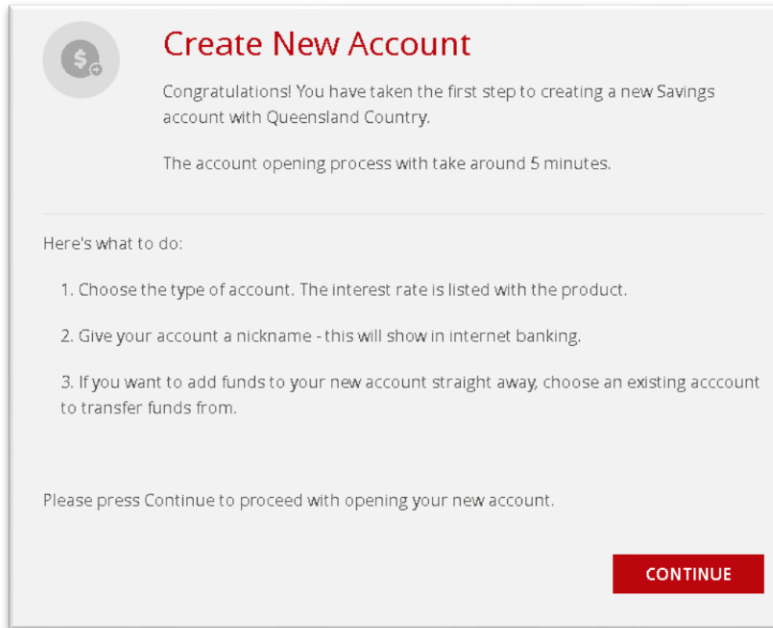Refer to Queenslanders's Guide to Business Banking for step by step instructions on using this function.

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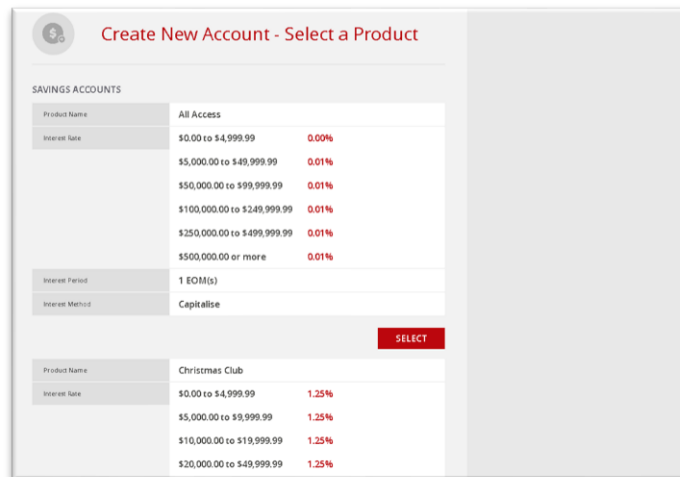
You can enter a nickname for your account in "Account Alias". Enter the opening Deposit and choose the account you wish to transfer that balance from. Click Continue.

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.

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.

Services

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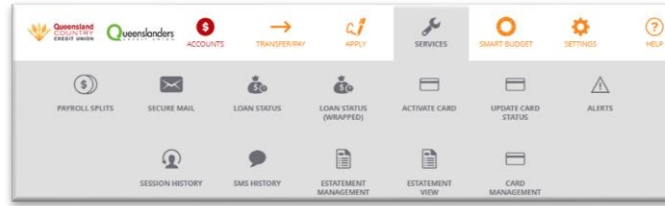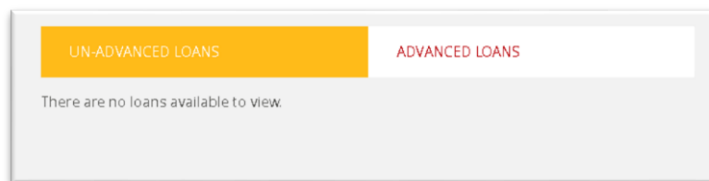

1. Payroll Splits

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.

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.
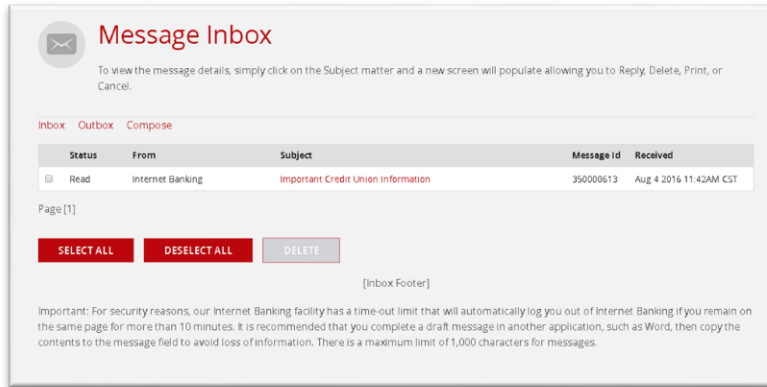

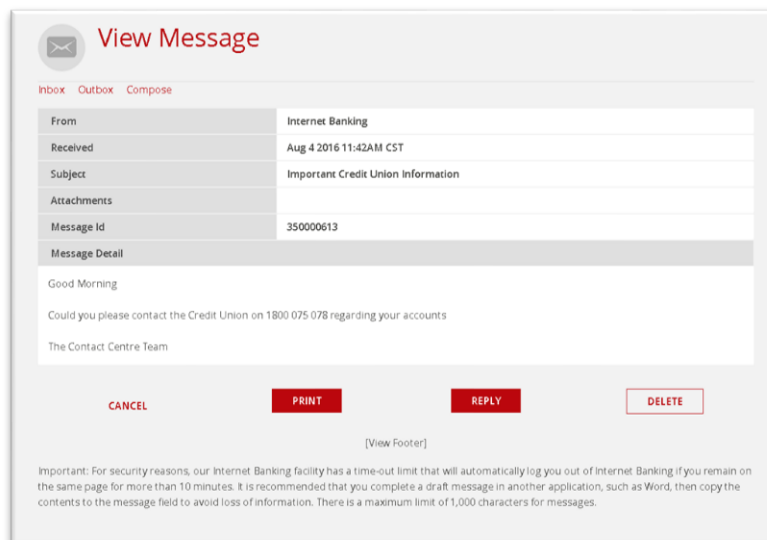Select "Advanced Loans" to see the status of your advanced loans.
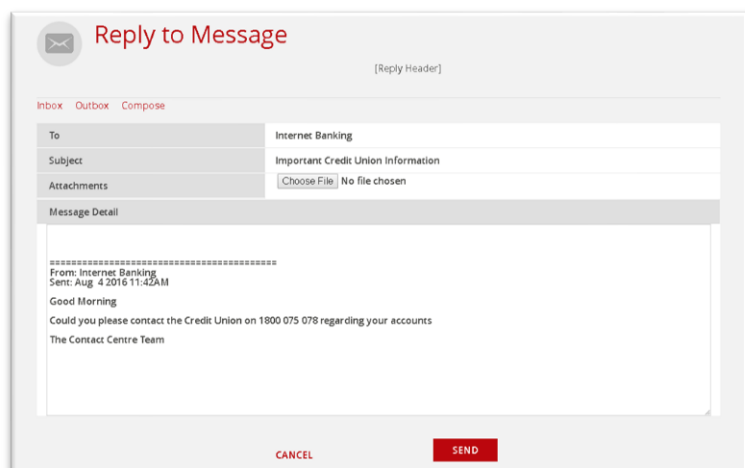
3. Secure Mail

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".

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

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.

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".

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.

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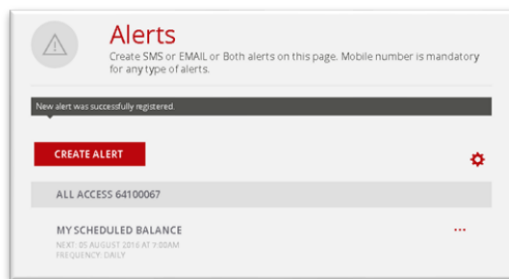
Choose card alerts apply to receive an alert when transactions are processed using your card.
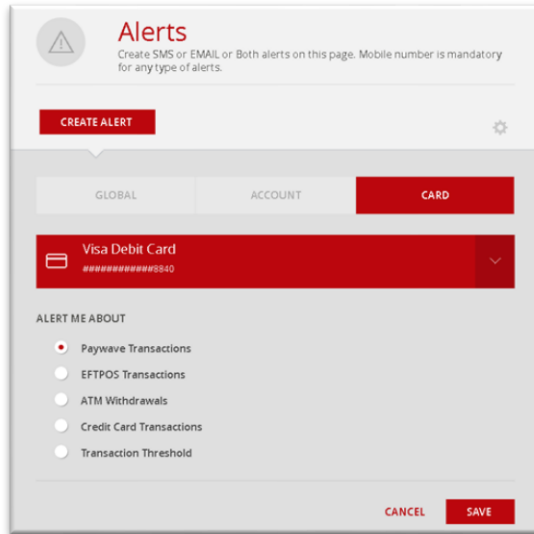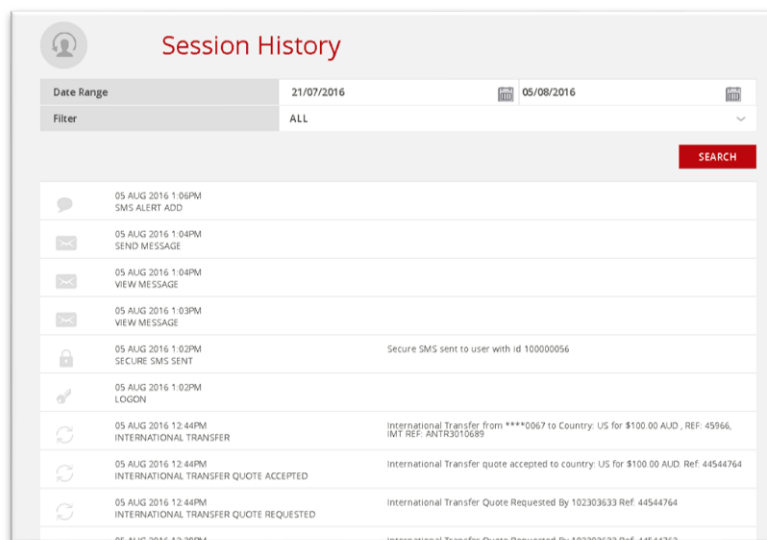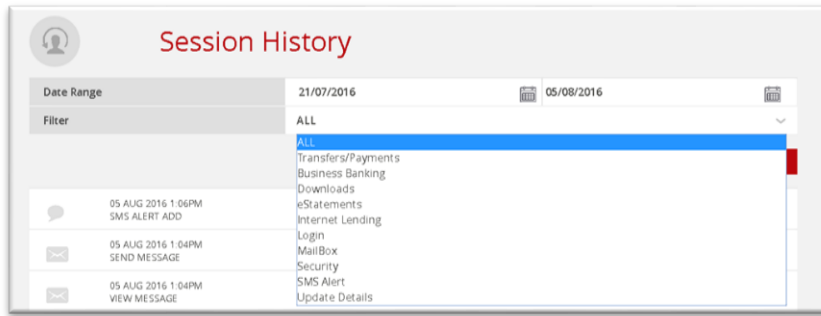

All of your alerts are summarised in the alerts screen. Click the ellipses (…) button to delete or view and change the details of each alert.
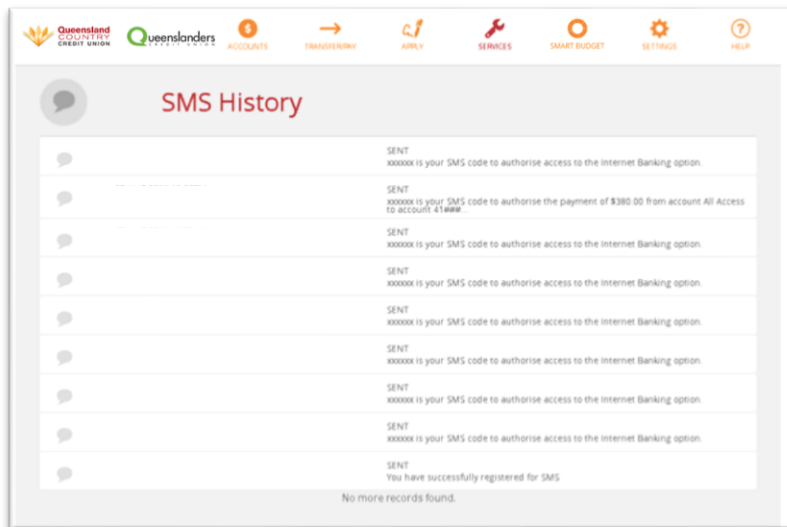

7. Session History

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.
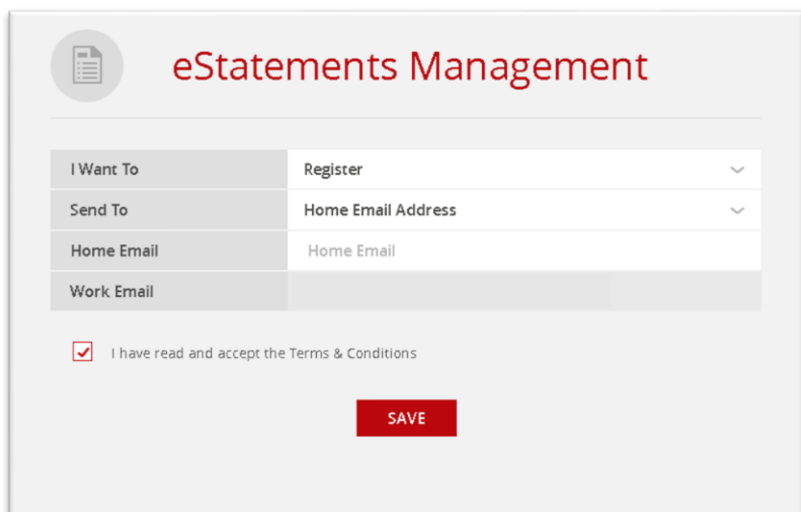
8. SMS History

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.
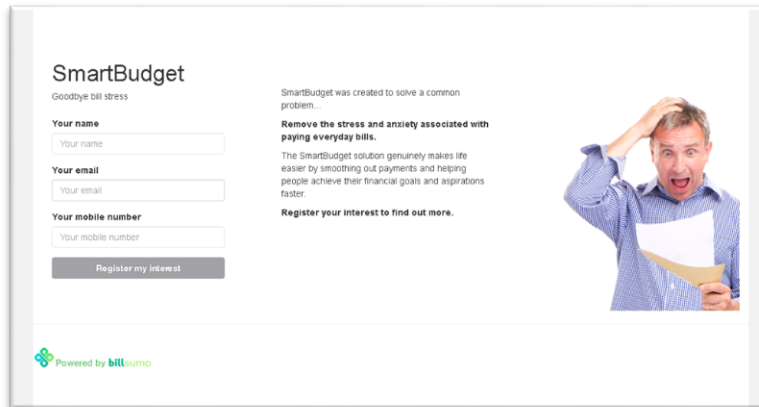

Your selected statement will automatically be downloaded in pdf format so that it can be printed or saved.

SMART BUDGET

The SmartBudget menu gives you access to the SmartBudget portal.
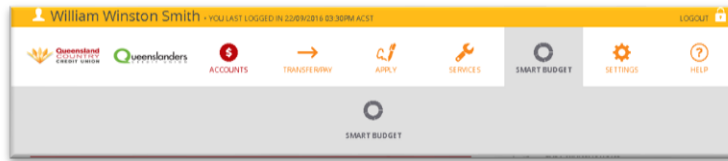
If you would like to make an enquiry about this product select Smart Budget, enter your details and then select "Register my interest".

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".

2. Contact Details

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

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".

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.

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".
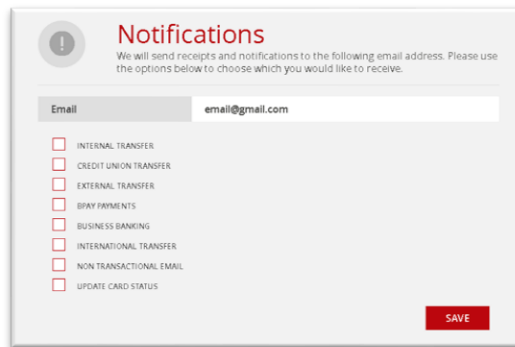

8. Secure SMS & Token Registration

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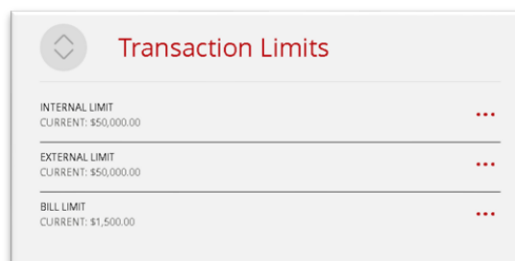
Then choose your preferred limit. Select "Update Limits" to save changes.
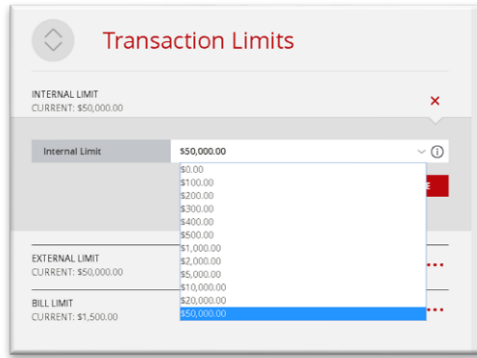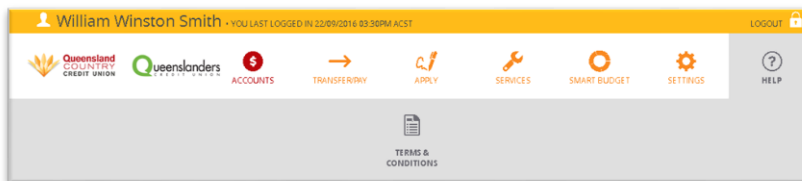

10. Settings

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".
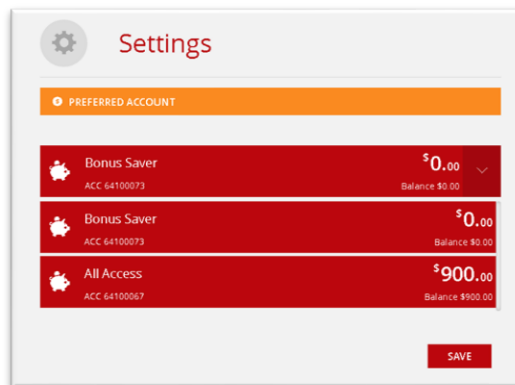
HELP

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".

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.
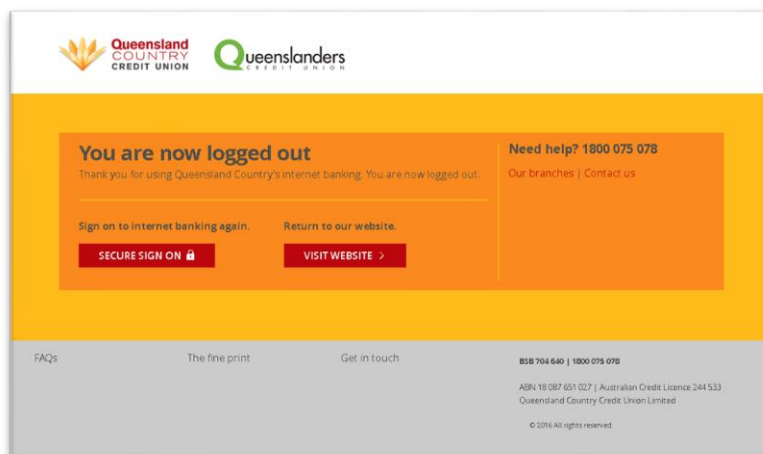
For further assistance:

- 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.

Queenslanders Credit Union is a division of Queenslanders Credit Union Limited

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