



**Commonwealth
Bank**

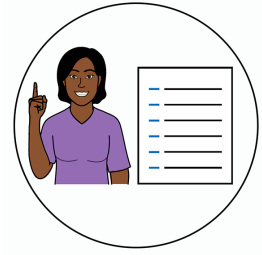


How to use the CommBank app

Commonwealth Bank



Easy English



Hard words

This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about

- find more information.



About this book



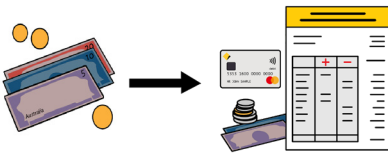
Commonwealth
Bank

This book is written by Commonwealth Bank.



This book is about the **CommBank app**.

The CommBank app lets you bank on your phone.



This book says how to use the CommBank app to

- move money between your accounts



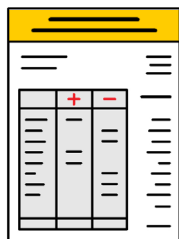
- make payments



- manage your cards



- change your contact details

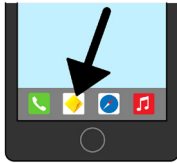


- access your **bank statements**
 - bank statements are documents that show money you get and spend over time.

How to set up the CommBank app



To set up the CommBank app you will need a smartphone.



Most smartphones will let you download our app.

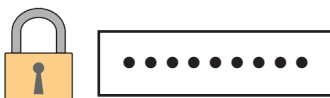


You can ask someone you trust to check if you have the right smartphone to download our app.



To set up the CommBank app you will also need

- a **NetBank ID**
 - a NetBank ID is a special number you get when you sign up for our website banking service

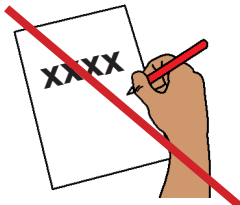
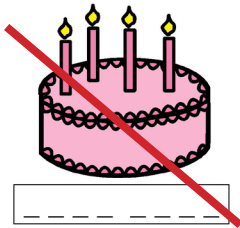


- a password.

Follow our Easy English NetBank guide if you do **not** have a NetBank ID and password.



A3t!Ebq9



How to choose a safe password

Make sure your password is hard to guess.

For example, a safe password

- includes numbers, letters and symbols
- is long
- does **not** include information about you that is easy to find. For example, your birthday.

To keep your password safe

- do **not** tell anyone your password
- do **not** write your password down.

How to set up the CommBank app



1. Go to the website from your device.

commbank.com.au/app

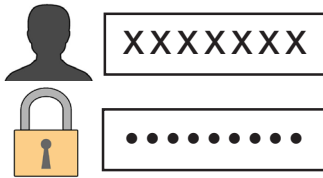


2. Download the CommBank app.

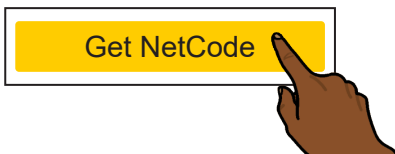
Choose **iPhone** or **other smart phone**.



3. Open the app on your phone.



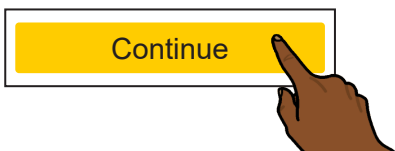
4. Log on using your NetBank ID and password.



5. Tap **Get NetCode** and it will be sent to your phone.



6. Copy the code from your phone to our website.



7. Tap **Continue**.



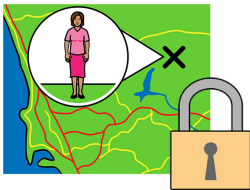
8. Choose a new **PIN**.

A PIN is a 4 digit number you use to log on.

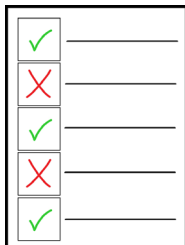
Your PIN is only for **your** account.



Do **not** tell anyone else your PIN.



9. Read about phone and location security.

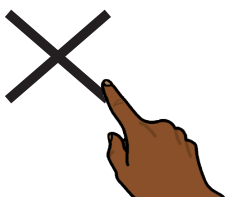


10. Read the **terms and conditions**.

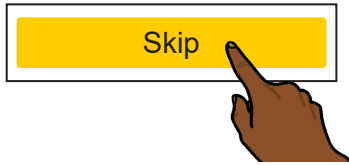
Terms and conditions are rules you **must** agree with to use the CommBank app.



11. Tap **Accept**.



12. Tap **X** if you want to remove your information from another phone.



13. Tap **Skip**.



If you need help to set up the CommBank app

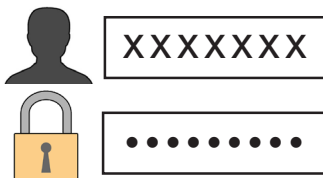
- visit any of our bank branches



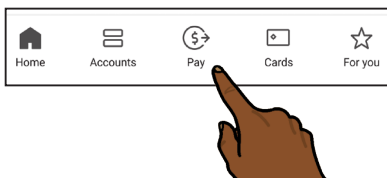
- call us.

Our phone number is at the end of this book.

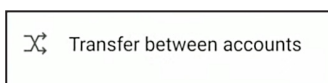
How to move money between accounts







1. Log into the CommBank app.



2. Tap **Pay** at the bottom of the screen.



3. Tap **Transfer between accounts**.

From	
 Complete Access XXXXXX XXXX XXX5	
Available funds	\$4,372.00
Account balance	\$4,834.00
Pay to	
 NetBank Saver XXXXXX XXXX XXX9	
Available funds	\$1,122.00
Account balance	\$1,122.00

4. Choose the account you will move money **from**.

5. Choose the account you will move money **to**.

\$\$\$\$

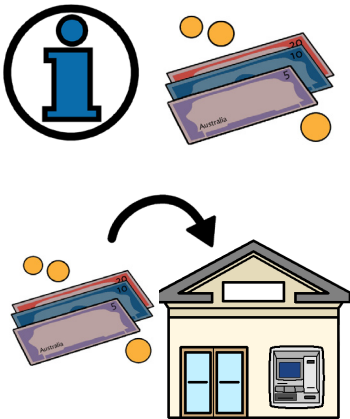
6. Type how much money you want to move.

Details

200.00

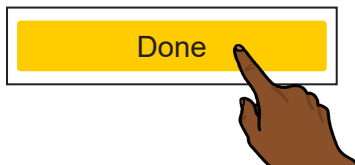
Transfer

7. You can type a **description** for your records.

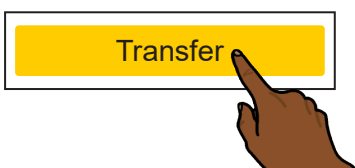


Description means information about the transfer.

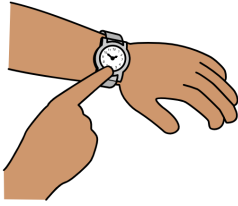
When you transfer money to other banks, you **must** write a description.



8. Tap **Done**.

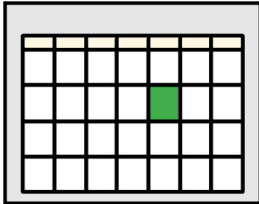


9. Tap **Transfer**.

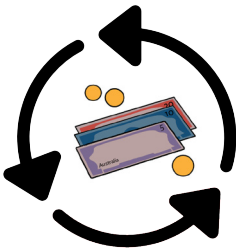


10. Choose to

- transfer now

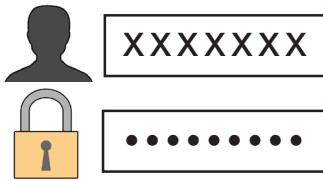


- transfer later

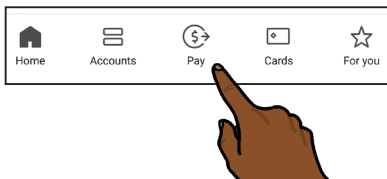


- create a **recurring** transfer
 - recurring means again and again by itself.

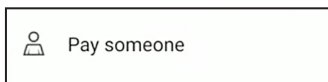
How to pay a person



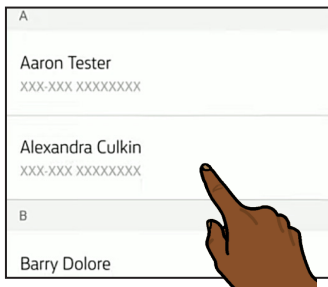
1. Log into the CommBank app.



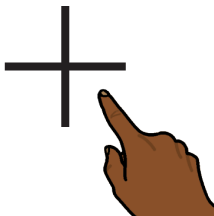
2. Tap **Pay** at the bottom of the screen.



3. Tap **Pay someone**.



4. Choose who you want to pay the money **to**.



5. Tap the **+** symbol at the top of the screen if the person is **not** on the list if you want to.

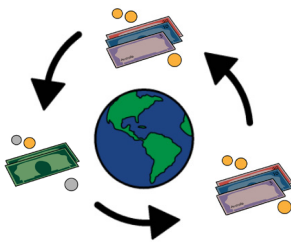


6. To add a new person choose from

- mobile number



- bank account



- **overseas transfer**



– overseas transfer means you pay money to someone outside of Australia.



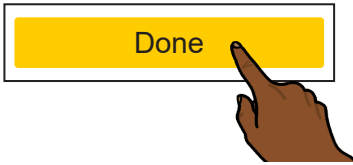
7. Type how much money you want to pay.

Details
<input type="text" value="200.00"/>
<input type="text" value="Transfer"/>

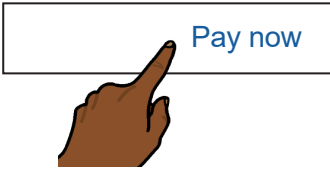
8. You can type a description for your records.

From	
 Complete Access XXXXXX XXXX XXX5 	
Available funds	\$4,372.00
Account balance	\$4,834.00

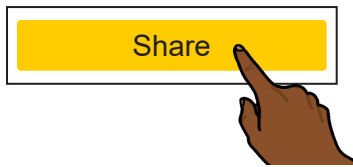
9. Choose the account you will pay **from**.



10. Tap **Done** or **Next** at the top of the screen.

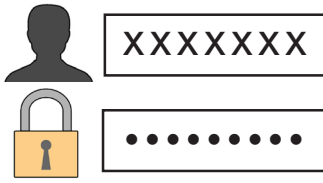


11. Tap **Pay now** if the details are right.

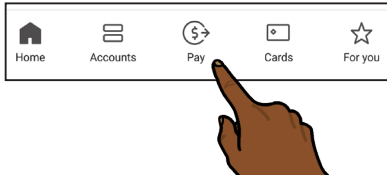


12. Tap **Share** to email your receipt if you want to.

How to pay a business



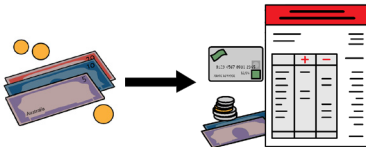
1. Log into the CommBank app.



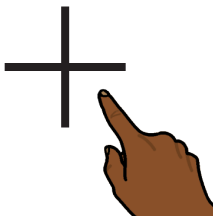
2. Tap **Pay** at the bottom of the screen.



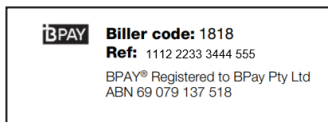
3. Tap **BPAY**.



4. Choose who you want to pay the money **to**.



5. Tap the **+** symbol to add a new business.



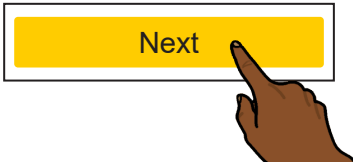
6. To add a new business you can

- type the BPAY details from your bill into the app



- try **photo-a-bill** and follow the steps.

Photo-a-bill means you can use a photo of a bill to set up the pay.



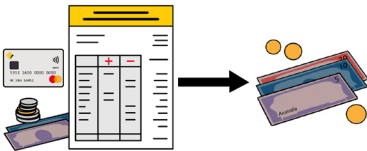
7. Tap **Next** at the top of the screen.



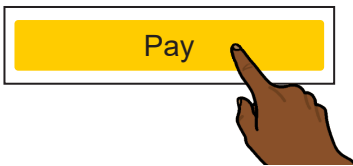
8. Type how much money you want to pay.



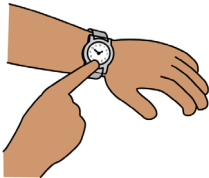
9. You can type a description for your records.



10. Choose the account to pay the money **from**.

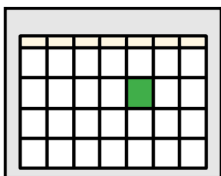


11. Tap **Pay** at the top of the screen.

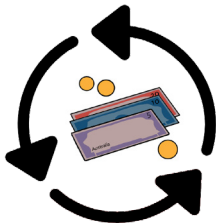


12. You can choose to

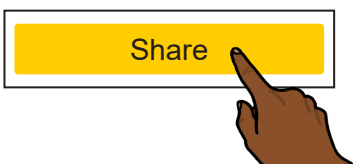
- pay now



- pay later

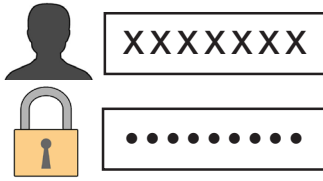


- create a recurring payment.

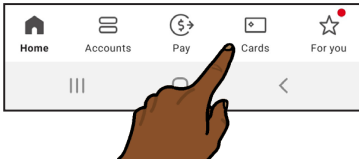


13. Tap **Share** to email your receipt.

How to set up a new card



1. Log into the CommBank app.



2. Tap **Cards** at the bottom of the screen.



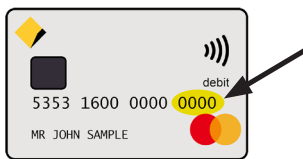
3. If you have many cards, swipe left to choose the card you want to activate.



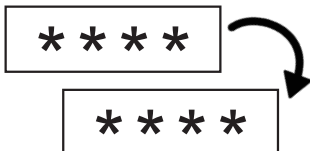
4. Tap **Activate**.



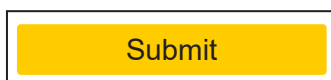
5. Type your PIN.



6. Type the last 4 numbers of the card.

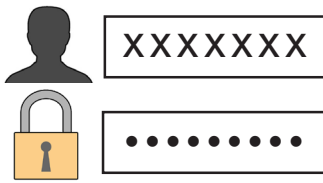


7. Choose a new PIN, then type your PIN again

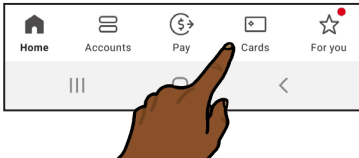


8. Tap **Submit**.

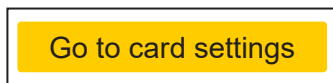
How to cancel a credit card



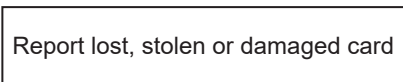
1. Log into the CommBank app.



2. Tap **Cards** at the bottom of the screen.



3. Tap **Go to card settings**.



4. Tap **Report lost, stolen or damaged card**.



5. Choose either

- **Lost or stolen**



- **Damaged.**

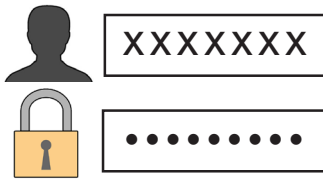


6. Tap **Confirm** if the address is right.

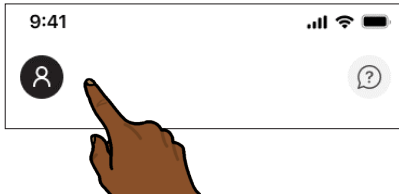


7. Tap **Yes** and we will send you a new card.

How to change your contact details



1. Log into the CommBank app.



2. Tap the profile icon on the top left of the screen.



3. Tap **Personal details** in your profile.

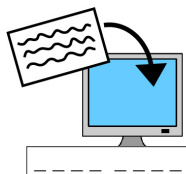


We will take you to the NetBank website.



4. Tap **Edit** to change your

- phone



- email

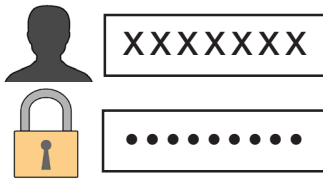


- address.

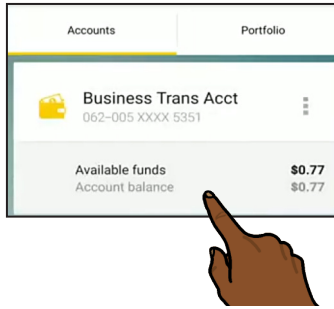


5. Tap **Save**.

Get bank statements

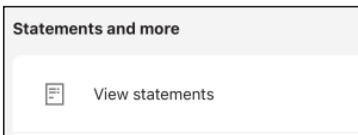


1. Log into the CommBank app.



2. Tap **Accounts** at the bottom of the screen.

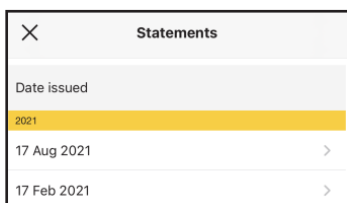
3. Tap **Manage** next to the account you want to see.



4. Scroll down and tap **View statements**.



5. Type your PIN.



6. Tap the statement you want to read.



More information

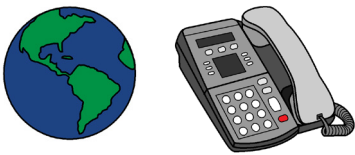
For more information contact
Commonwealth Bank.

From Australia



Call us 13 22 21

From another country

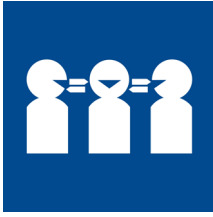


Call us +61 2 9999 3283



Website

[commbank.com.au/digital-banking/
commbank-app.html](http://commbank.com.au/digital-banking/commbank-app.html)



If you do not speak English

Use the Translating and Interpreting Service or TIS to contact us.

Call 131 450



Commonwealth Bank



Ask the TIS to call 13 22 21.

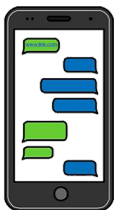


If you need help to speak or listen

Use the National Relay Service or NRS.

Website

infrastructure.gov.au/national-relay-service



SMS Relay

Text 0423 677 767



Voice Relay

Call 1300 555 727



Commonwealth Bank



Ask the NRS to call 13 22 21.

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Commonwealth Bank of Australia.



Commonwealth
Bank

