



NetBank Guide for Capital Growth Account

CommBank
Relationship Manager

10 May 2023
BusinessTransactionProducts@cba.com.au

Public

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1. How to use this guide?

This is a reference guide only and it's designed for you to quickly find the information using either the table of contents or use the find function of your document viewer to navigate to the required information. If you have any questions, please contact your Relationship Manager.

2. What is the NetBank requirement?

If your Capital Growth Account is **anyone to sign** as the method of operation you can access to NetBank.

For any other method of operation on your Capital Growth Account you do not have access to NetBank; please use CommBiz.

The full Capital Growth Account eligibility criteria is in the Capital Growth Account Terms and Conditions.

3. Home Page

This is an example of the screen you'll see after you logon to NetBank at netbank.com.au.

The screenshot displays the NetBank home page for user Urvashi. The top navigation bar includes 'Print', 'NetBank', a search bar, 'Help', and 'Log off'. The main navigation menu contains 'My home', 'View accounts', 'Transfers & BPAY', 'Offers & apply', 'Settings', and 'Inbox'. A yellow banner greets the user with 'Good afternoon Urvashi'. The main content area is divided into two columns. The left column, titled 'CGA Payments' (4 accounts), lists several accounts with their balances and available amounts. The right column contains 'Bills & upcoming payments' (2 bills & upcoming payments in the next 7 days) and a 'Quick pay' section with dropdown menus for 'From' and 'To' accounts, an 'Amount' input field, and a 'Next' button.

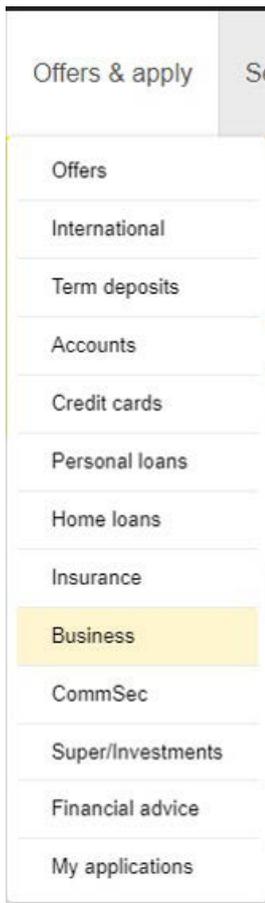
Account Name	Account Number	Balance	Available
Business Trans Acct	062-000		Available
Bus Online Saver	062-692		Available
Capital Growth Account	062-692	\$48,816.68	\$16,501.51
Capital Growth Account	062-692	\$100,968.88	\$49,736.09

Total credits: Total debits: Net position: **\$0.00**

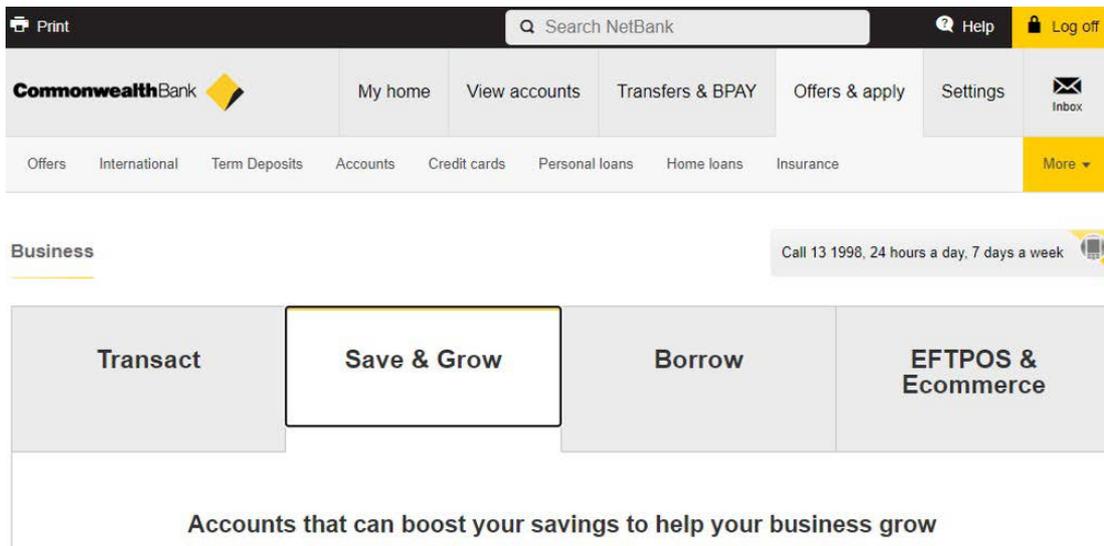


4. Open another Capital Growth Account

You can get a Capital Growth Account under the Offers & apply menu, then select Business.



Select Save & Grow when you're on the Business accounts page.



Scroll to find the Capital Growth Account, then click on 'Apply now' when you're ready.



5. Submit notice

Before you can withdraw your funds from a Capital Growth Account, you **must** submit a notice that's applicable to your account.

Go to View accounts and select a Capital Growth Account from the drop down.

Go to Notices tab and click 'Go to Notices' button. This will redirect to Notice Maintenance App where you can create/submit a notice.

The screenshot shows the Commonwealth Bank NetBank interface. At the top, there is a navigation bar with 'Print', 'NetBank', a search bar, 'Help', and 'Log off'. Below this is a main menu with 'Commonwealth Bank', 'My home', 'View accounts', 'Transfers & BPAY', 'Offers & apply', 'Settings', and 'Inbox'. A secondary menu includes 'Transactions', 'Goals & savings', 'Future transactions', 'Statements', 'Account information', 'Daily IQ', 'Financial toolkit', 'Interest & tax summary', and 'More'. The main content area is titled 'Capital Growth Account 062-692' with a 'Choose account' dropdown. Below this is a tabbed interface with 'Transactions', 'Statements', 'Notices' (selected), and 'Account settings'. The 'Notices' section has a heading 'Notices' and a sub-heading 'View your account breakdown, submit a notice and view your current notices.' A yellow 'Go to Notices' button is centered. Below this are three steps: 1. Lock in funds (with a padlock icon), 2. Submit a notice (with an hourglass icon), and 3. Funds available (with a money icon). Each step includes a brief description of the process.



Print NetBank Search NetBank Help Log off

Commonwealth Bank My home View accounts Transfers & BPAY Offers & apply Settings Inbox

[Go back to Accounts](#)

Manage your notices

Choose account

Capital Growth Account 06269 \$100,134.44

Your account breakdown

Category	Interest Rate	Account Balance
On hold These funds are currently locked in.	0.50% p.a.	\$50,145.55
On notice Your funds are waiting out the notice period.	0.40% p.a.	\$0.00
At call Your funds are now available for use.	0.00% p.a.	\$49,988.89

Notice Period	Available Balance	Account Balance
2 Days	\$49,988.89	\$100,134.44

When you're on the notice page, scroll halfway down the page to find the 'Create a notice' button and click on it. On this page, you'll also find upcoming notices and past notices.

Ready to withdraw your funds?

Let us know when you're ready to withdraw your funds by submitting a notice. Your funds will be set aside at a lower variable interest of 0.40% and available for you after 2 Days.

[Create a notice](#)

Upcoming Notices

You have no upcoming notices. Create a notice and it will appear here.

Past Notices ^

On notice date	At call date	Status	Request ID	Amount
11 Apr 2023	13 Apr 2023	Completed	160701309	\$50,000.00



After clicking on the 'Create a notice' button, you'll need to enter the **Amount** and **At call date**. Then click Confirm.

 **Ready to withdraw your funds?**

Let us know when you're ready to withdraw your funds by submitting a notice. Your funds will be set aside at a lower variable interest of 0.40% and available for you after 2 Days.

Amount

At call date



This refers to the date that your funds will be available for you to use.

Your funds will be on notice from **14 Apr 2023** to **16 Apr 2023**. During the notice period they'll earn interest at **0.40% p.a.** On **16 Apr 2023**, your funds will be available.

[Confirm](#) [Cancel](#)





Your notice has been successfully submitted.

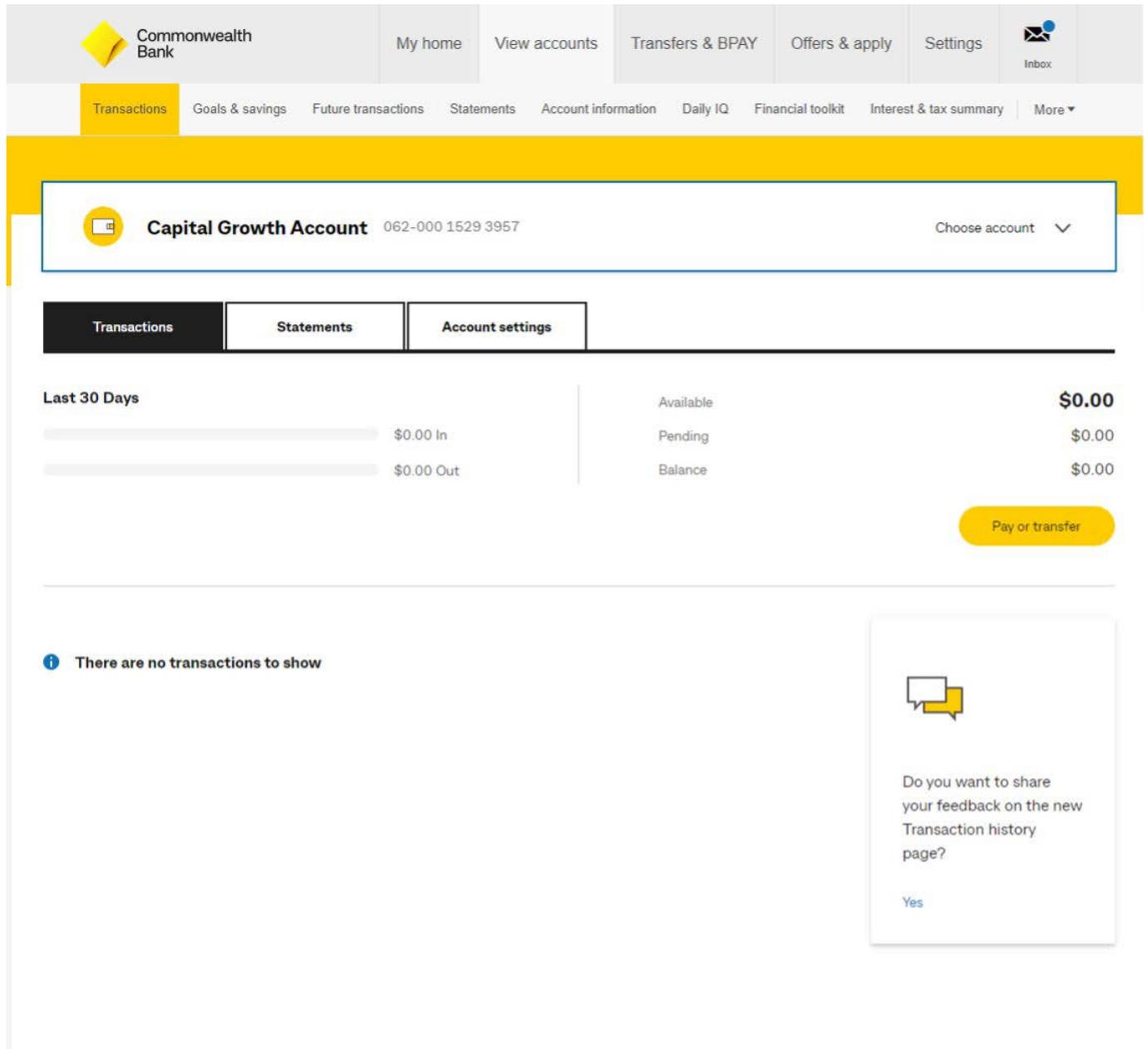
You can view any upcoming notices in the table below.

[Submit another notice](#)



6. Account Transaction History

To get to your transaction history, click on View accounts from the top menu, then select the Capital Growth Account from the list of accounts in the dropdown.



The screenshot shows the Commonwealth Bank website interface for the Capital Growth Account. The top navigation bar includes 'My home', 'View accounts', 'Transfers & BPAY', 'Offers & apply', 'Settings', and 'Inbox'. Below this, a secondary menu contains 'Transactions', 'Goals & savings', 'Future transactions', 'Statements', 'Account information', 'Daily IQ', 'Financial toolkit', 'Interest & tax summary', and 'More'. The main content area is titled 'Capital Growth Account' with the account number '062-000 1529 3957' and a 'Choose account' dropdown. A tabbed interface shows 'Transactions', 'Statements', and 'Account settings'. The 'Transactions' tab is active, displaying a 'Last 30 Days' summary with three bars: '\$0.00 In', '\$0.00 Out', and 'Balance'. To the right, a summary table shows 'Available' at \$0.00, 'Pending' at \$0.00, and 'Balance' at \$0.00. A 'Pay or transfer' button is located below the summary. A message states 'There are no transactions to show'. A feedback prompt asks 'Do you want to share your feedback on the new Transaction history page?' with a 'Yes' link.

Commonwealth Bank

My home View accounts Transfers & BPAY Offers & apply Settings Inbox

Transactions Goals & savings Future transactions Statements Account information Daily IQ Financial toolkit Interest & tax summary More

Capital Growth Account 062-000 1529 3957 Choose account

Transactions Statements Account settings

Last 30 Days

\$0.00 In	Available	\$0.00
\$0.00 Out	Pending	\$0.00
	Balance	\$0.00

Pay or transfer

There are no transactions to show

Do you want to share your feedback on the new Transaction history page?

Yes



7. Account Information and Account Summary

The Account Information page has the basic information about your account and you can get a copy of your account summary by clicking on the "Detailed account summary" link just below the main table.

The screenshot shows the Commonwealth Bank NetBank interface. At the top, there is a navigation bar with a 'Print' button, a search bar labeled 'Search NetBank', and a 'Log off' button. Below this is a main menu with options: 'My home', 'View accounts', 'Transfers & BPAY', 'Offers & apply', 'Settings', and 'Inbox'. A secondary menu below that includes 'Transactions', 'Goals & savings', 'Future transactions', 'Statements', 'Account information' (which is highlighted in yellow), and 'Financial toolkit'. There is also a 'More' dropdown menu.

Account information

Account: Capital Growth Account 06 2692

Nickname/Type	BSB	Account number	Account balance	Available funds
Capital Growth Account	06 2692		\$0.00	\$0.00

Account details	Details
Excess debit interest rate	17.94% p.a.
Statement delivery method	Online
Last statement date	01/04/2023
Account holder(s)	MRS I
Open date	25/11/2022

Need help?

Help & Support



More offers

I want to

- Send money to someone in Australia
- Pay my bill
- Get a competitive rate with a new NetBank Saver
- Start a budget plan
- Check out your special offers. Find out now

Account activity

For a summary of changes to your account, view [your account activity](#).

Useful account documents

You can use these PDF documents to confirm your account details including name, address, BSB, account number, previous days balance, interest rates and fees. They can be downloaded or emailed at your convenience.

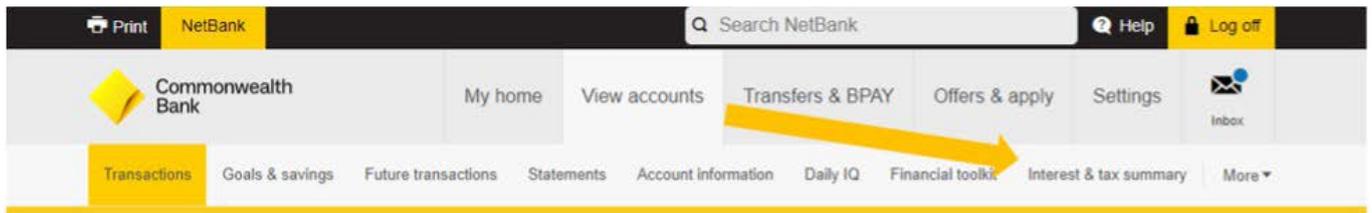
Document	Description
Detailed account summary	A summary of useful account information including the current interest rate and fees. If your account or pricing options change, this document will be updated too. Download
Transaction summary	This letter confirms your transactions and account details for a period you choose. Get summary

You'll need Adobe Reader to view the documents on this page. [Download Adobe Reader](#) for free.

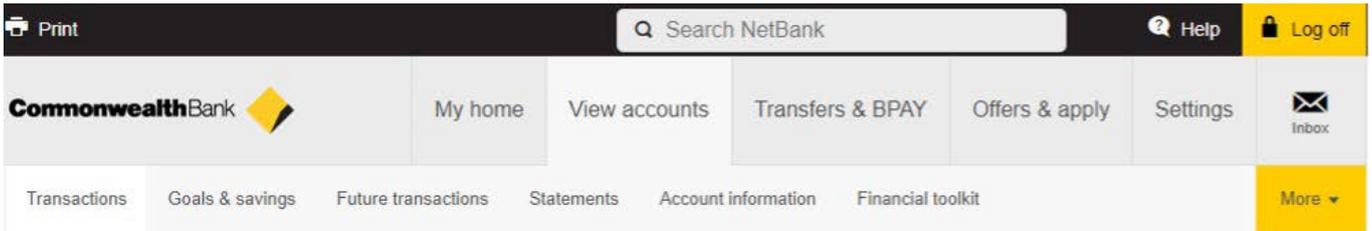


8. Account Interest and Tax Summary

The account information page shows the interest rate on your account. If you want to know more about interest and tax, please click on View accounts, then select 'Interest & tax summary'.

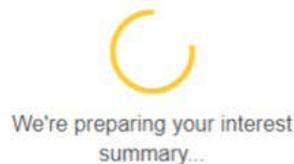


This page will give you a summary of the interest earned or charged on your account.



Interest & tax summary

Here's a summary of the interest earned and charged on your accounts.



Important information

It's your responsibility to report correct information for your tax return. Speak to an accountant if you need advice.

- Accounts not linked to NetBank and/or stopped accounts and some closed accounts are not included
- For joint accounts, the amount shown is the total interest earned or paid on that account
- For joint accounts, both parties need to add a TFN, exemption or ABN as interest may be withheld
- Some accrued interest from this financial year may not yet have been credited or debited to your account
- We don't include interest charged on an overdraft or overdrawn account in this table
- Foreign currency accounts and some loan accounts such as Viridian Line of Credit, Equity Unlock Loan for Seniors, Commonwealth Portfolio Loan (CPL) Business, CPL Premium, CALIA+ or Business Line of Credit accounts aren't included.

NetBank will put interest and tax information in a table and it can also be downloaded. To print or download, click on 'Print Interest & tax summary link' or 'Download link at the top of the table'.



9. Account Statement

Account statement is organised by financial year. Click on View accounts and then 'Statements'. From the account drop down, select your account and NetBank will display a list of available statements.

Print Search NetBank Help Log off

CommonwealthBank My home View accounts Transfers & BPAY Offers & apply Settings Inbox

Transactions Goals & savings Future transactions **Statements** Account information Financial toolkit More

View statements for

Capital Growth Account 06 2692

Go to [Stopped accounts](#)

Missing a statement?



Switch between the FY 2017 - 2018 Tabs

Current balance
\$0.00

Statement sent
Monthly

Received
Online

FY2023 FY2022 FY2021 FY2020 FY2019 FY2018 FY2017 FY2016

Select all [Download selected](#) [Email selected](#)

Issued on 31 Mar 2023 [Download](#) [Email](#)

CREATE SUMMARY

Instantly create an official letter confirming your transactions and account details for a period you choose.

From:

To:

[Download your summary](#)



10. Payment and Transfer

Note: notice period must be served before funds become available for transfer.

Once funds are available, you can use the quick pay on the 'My home' page to make payment.

Quick pay ✕

From
 ▼

To
 ▼

Amount

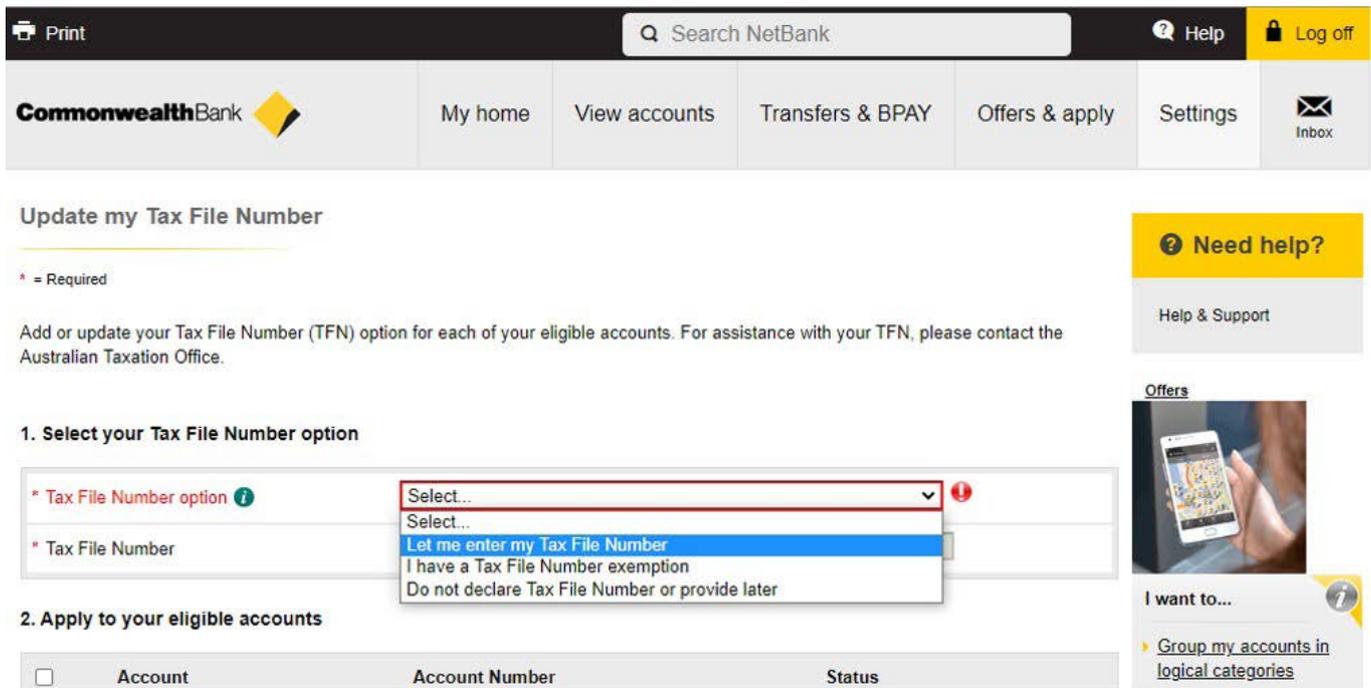
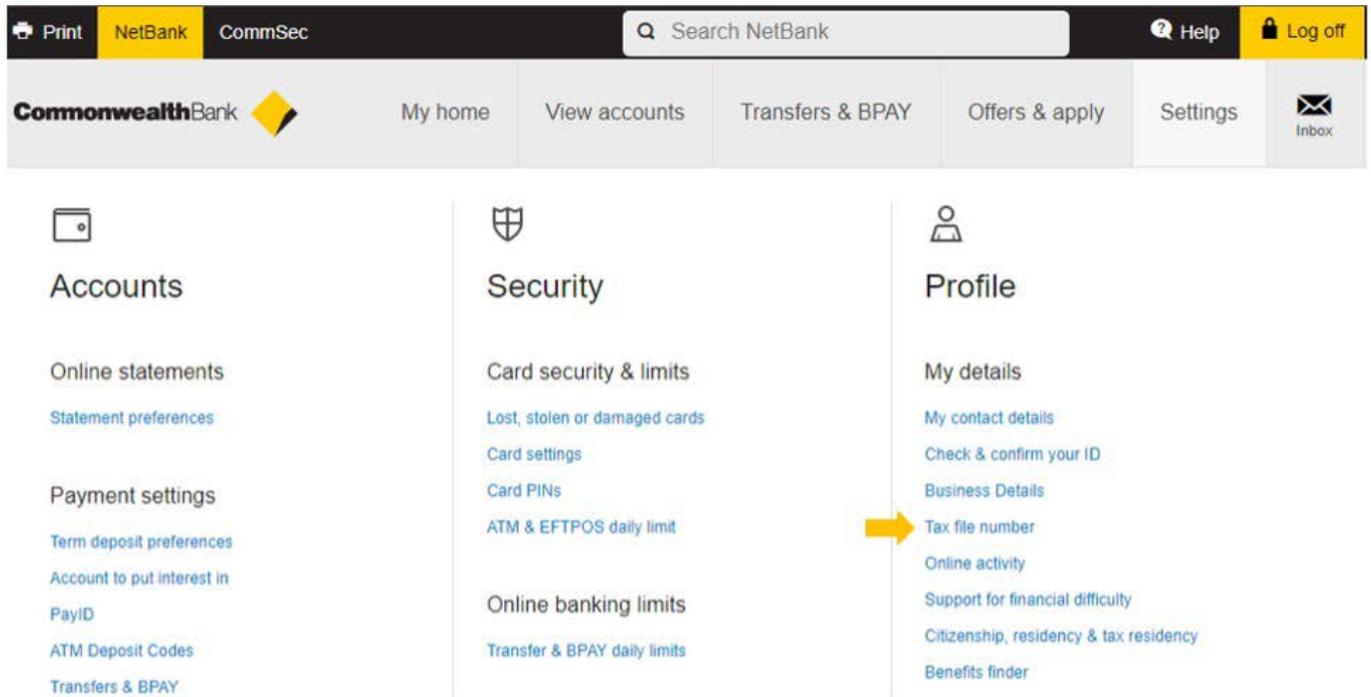
Payment can also be made using 'Transfers & BPAY' menu. Follow the steps on the screen to complete the transfer.

The screenshot shows the Commonwealth Bank NetBank interface. At the top, there is a navigation bar with 'Print', 'NetBank', a search bar 'Search NetBank', 'Help', and 'Log off'. Below this is a main menu with 'My home', 'View accounts', 'Transfers & BPAY', 'Offers & apply', 'Settings', and 'Inbox'. The 'Transfers & BPAY' menu is expanded, showing options like 'Multiple transfers & BPAY', 'Bills & upcoming payments', 'Previous online bills', 'International money transfers', 'Address book', and 'More'. The main content area is titled 'Transfers & BPAY' and features a 'From' dropdown menu. This menu is open, displaying a list of five 'Capital Growth Account 062-692' entries, each with an available balance of '\$0.00'. Below the 'From' menu is a 'To' dropdown menu.



11. Add Tax File Number

Adding a tax file number to your account is a self-service function. Click on Settings at the top and under Profile click on 'Tax file number'.



Follow the steps on the Update my Tax File Number page to complete this step.



12. Debit Interest Account

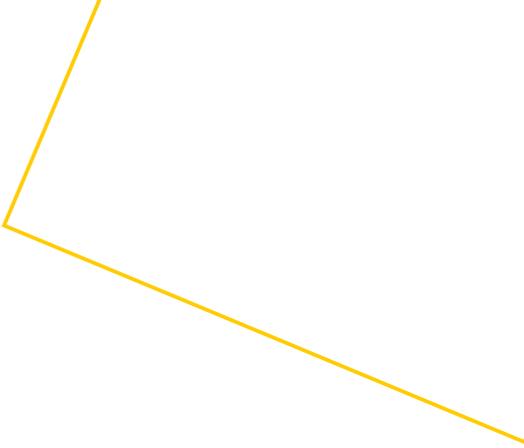
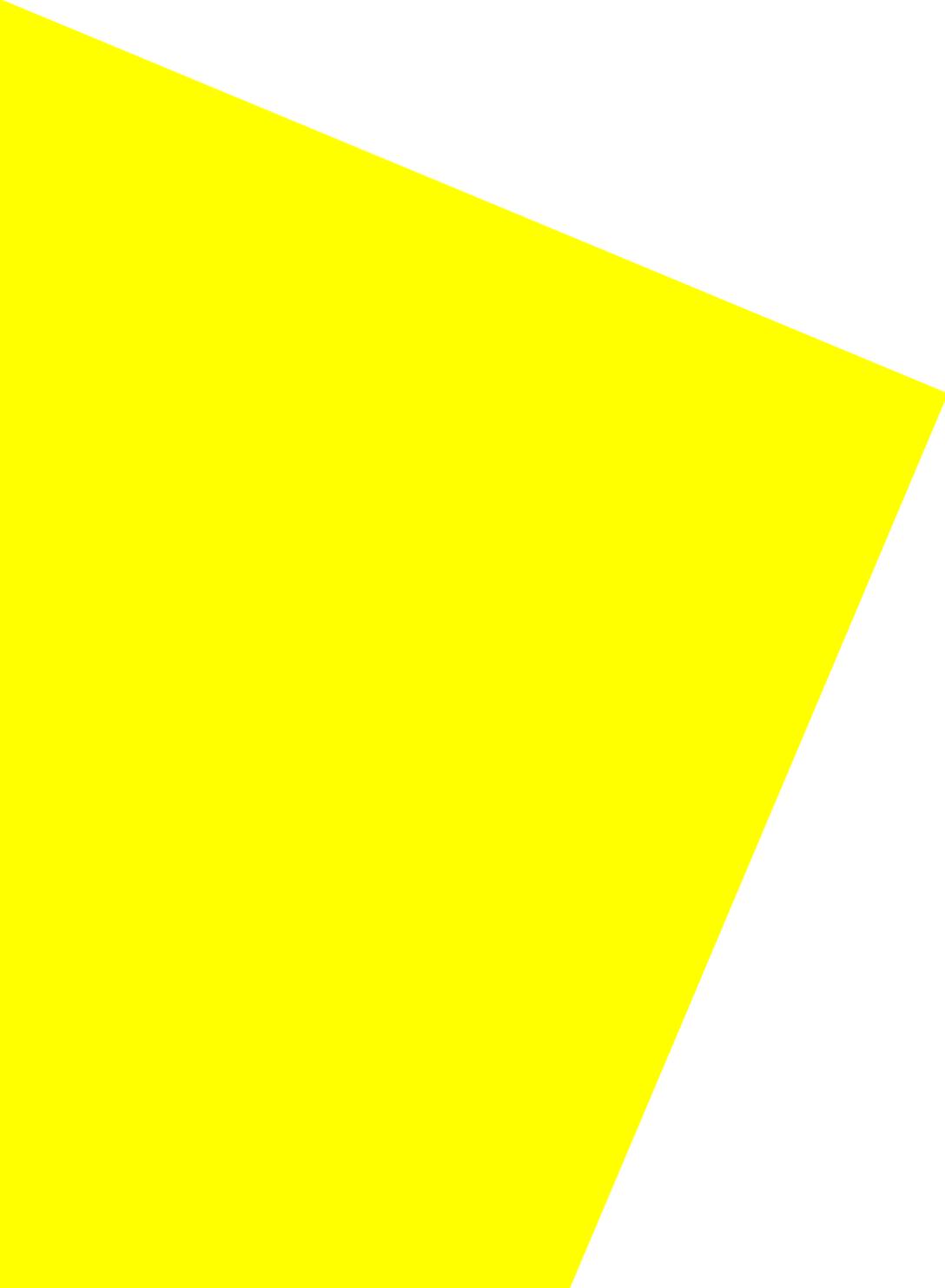
Debit interest rate is available on the Account Information page. Please see the Account Information and Account Summary page.

13. Business Authorities

If your Capital Growth Account is anyone to sign as the method of operation you can get access to NetBank.

For any other method of operation on your Capital Growth Account, you do not have access to NetBank; please use CommBiz.





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