



Commonwealth
Bank

How to use NetBank

Easy Read version



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Help with this guide

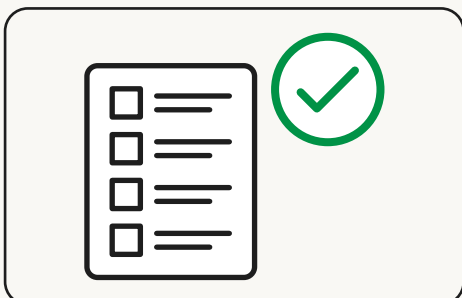


Hard words

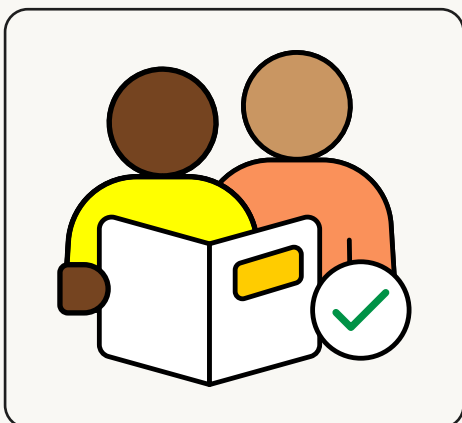
This guide has some hard words.

The first time we write a hard word:

- the word is in **bold**. Bold means the letters are thicker and darker
- we write what the hard word means.



There is a list of hard words on [page 53](#).



You can get help with this guide

You can get someone to help you:

- read this guide
- find out what this guide is about
- get more information.

About this guide



Commonwealth
Bank

This guide is from the Commonwealth Bank.



We wrote this guide to tell you about how to use NetBank.



You can refer to our contact information on [page 56](#) at the end of this guide.

NetBank

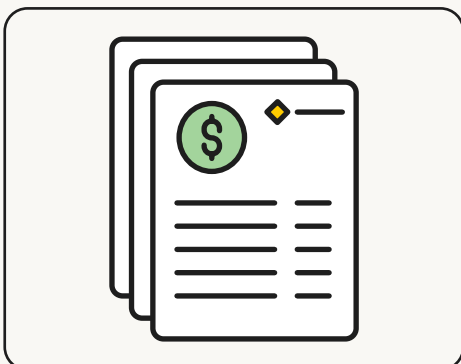


NetBank is a website for online banking.

This guide tells you about how to use
NetBank to:



- move money between your bank accounts
- make payments
- manage your accounts
- change your contact details
- access your **bank statements**.

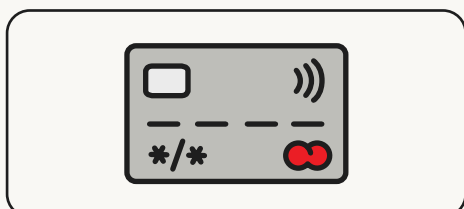


Bank statements are documents that show
the money you get and spend over time.

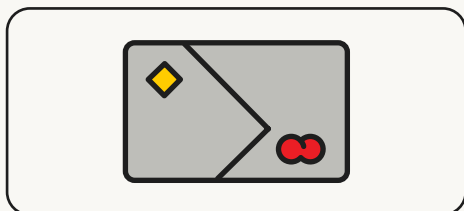
What you will need to set up your NetBank

To set up NetBank, you will need a card.

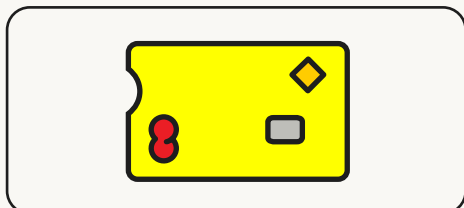
The card can be:



- a debit card

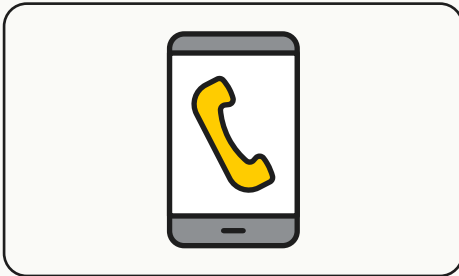


- a credit card



- a travel money card.

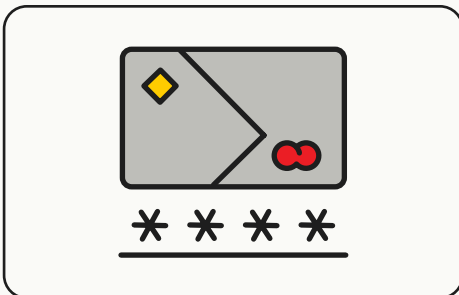
You will also need:



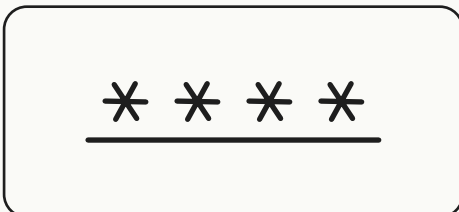
- your mobile phone



- an email address



- the **PIN** for your card.

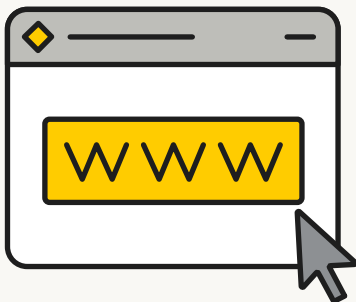


Your **PIN** is between 4 and 12 digits long and only has numbers in it.

How to set up your NetBank

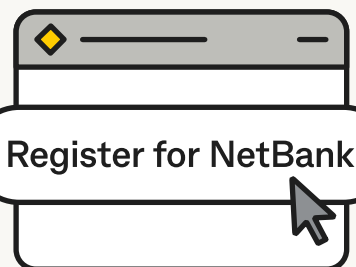


There are 10 steps you must follow to set up your NetBank.

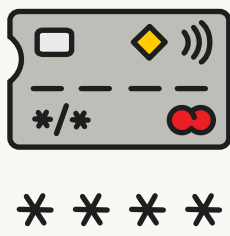


1. go to the website

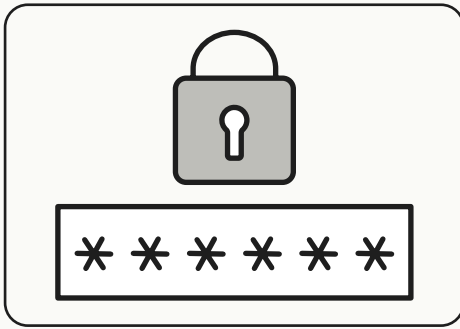
commbank.com.au/digital-banking/netbank



2. click Register for NetBank

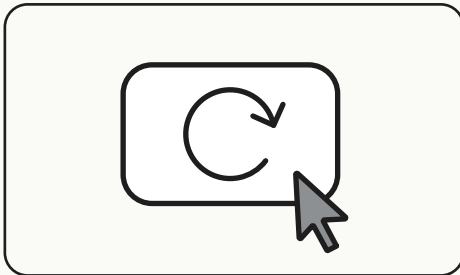


3. enter your card number and card PIN



4. enter the security code

To enter the security code, you can:



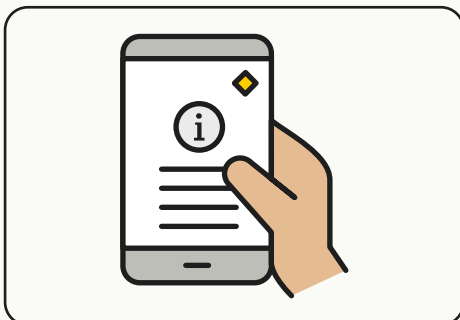
- click the refresh button for a new security code



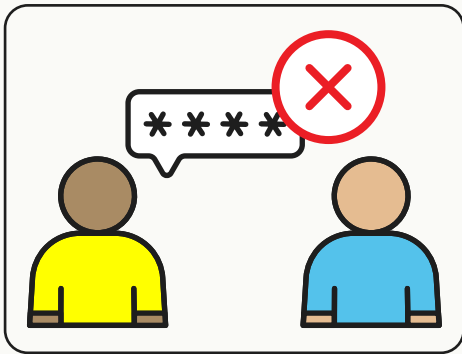
- click the speaker button to hear the security code.



5. click Get NetCode and the code will be sent to your phone

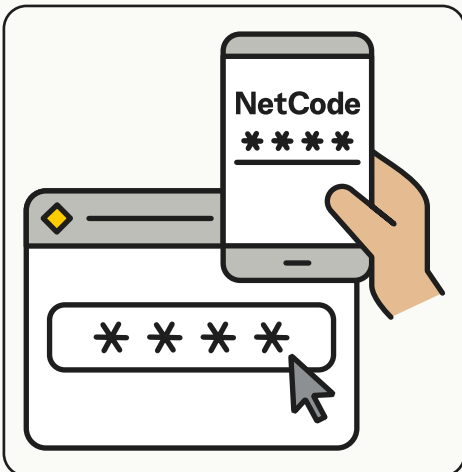


Read the NetCode message and make sure it is for the code for setting up your NetBank account.



Do not share this code with anyone.

Commonwealth Bank will not ask you for your code.



6. enter the code from your phone to the website



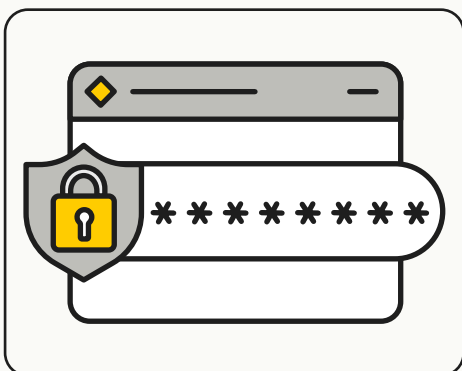
7. enter your email address



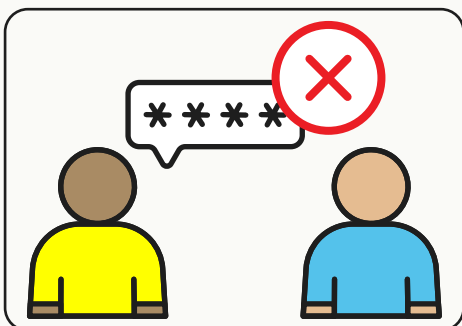
Make a password that is hard to guess.

A safe password:

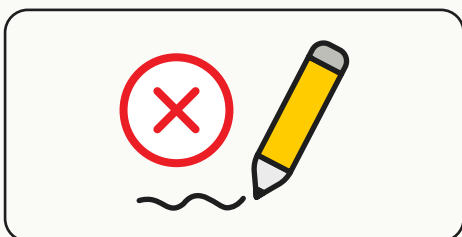
- must be between 6 and 12 characters long
- will include letters and at least 1 digit
- should not include information about you, like your birthday.



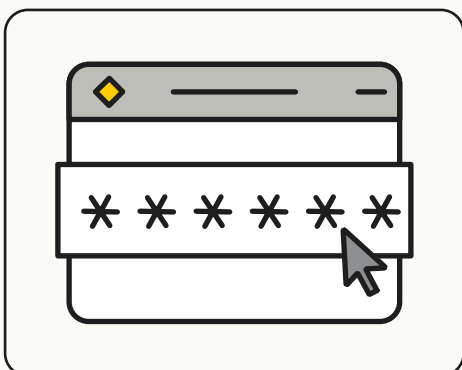
To keep your password safe:



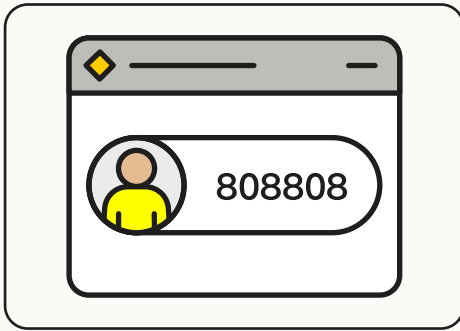
- do not tell anyone your password



- do not write your password down.

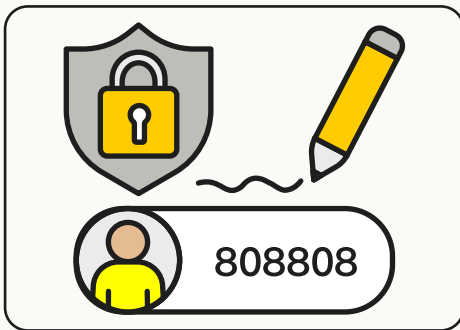


Enter your password.



You will also get your **client number**.

Your **client number** is the number we give you when you register.



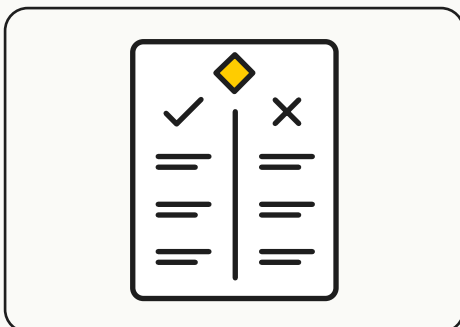
Please write down this number and keep it in a safe place.



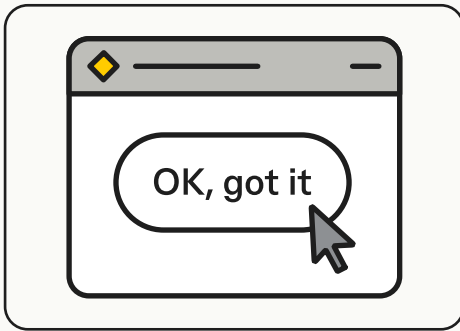
8. read our privacy collection notice, then click OK, got it



9. read the **terms and conditions** then tick the box that says you agree

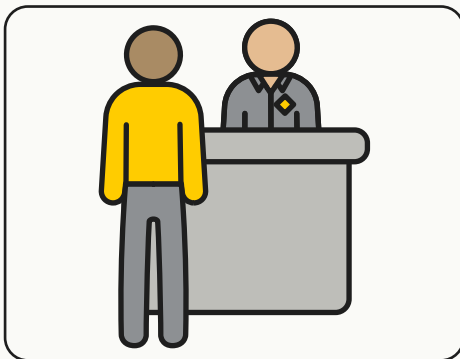


Terms and conditions are rules you must agree with to use NetBank.

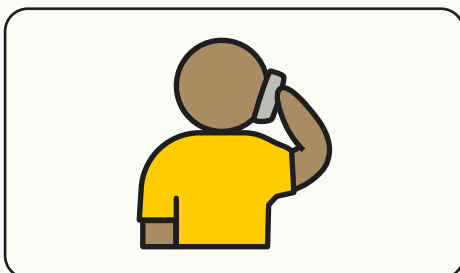


10. click OK, got it.

If you need help to set up your NetBank account, you can:



- visit any of our bank branches

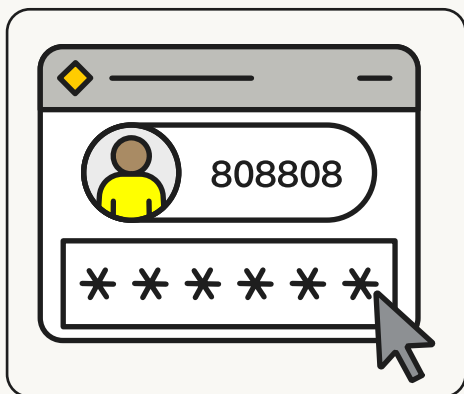


- call us.

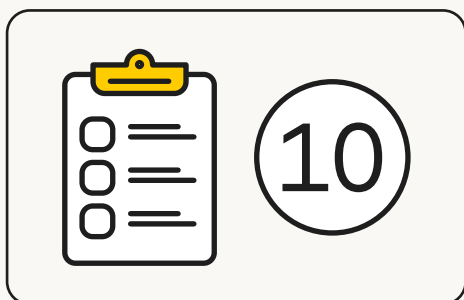


Our contact information is on [page 56](#) at the end of this guide.

Moving money between accounts



You will need your client number and password.

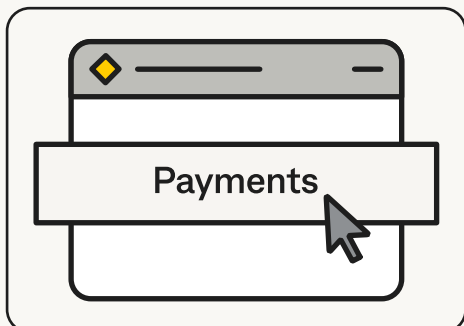


There are 10 steps you must follow to move money between your accounts.

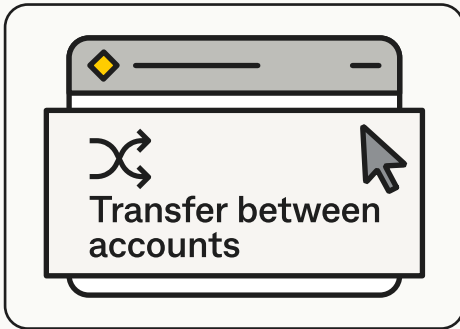


1. log into the NetBank website

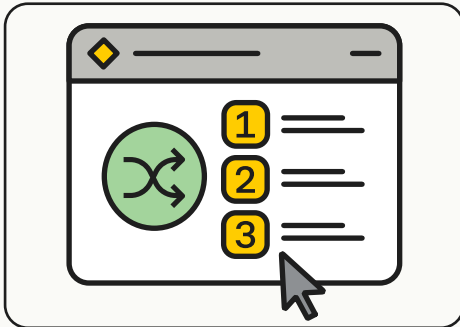
The website is [NetBank.com.au](https://www.netbank.com.au)



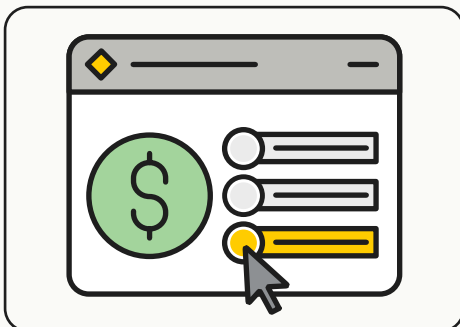
2. click Payments



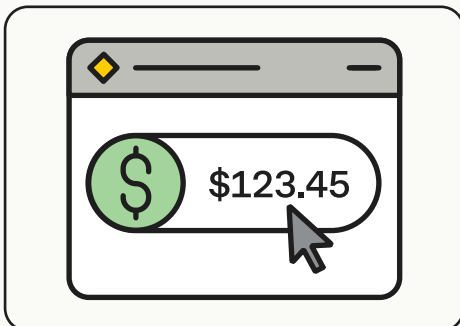
3. click Transfer between accounts



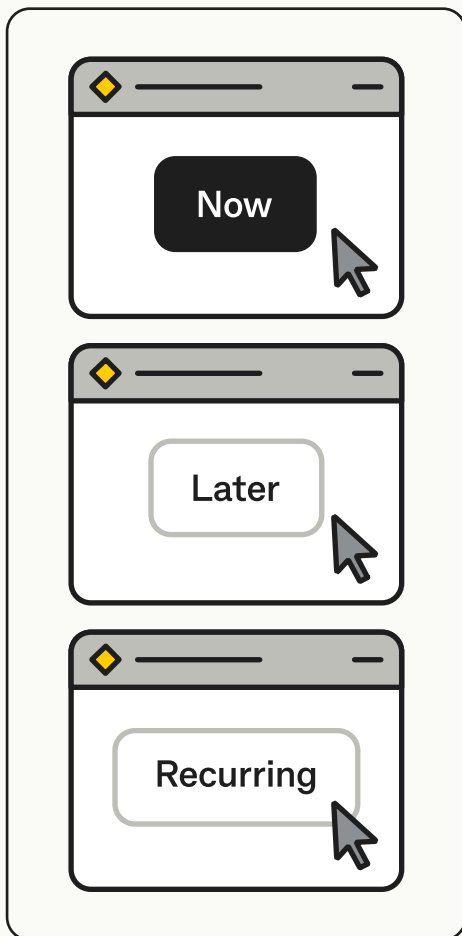
4. choose the account you want to move money out of



5. choose the account you want to move money into



6. enter how much money you want to move



7. choose if you want the money transfer to:

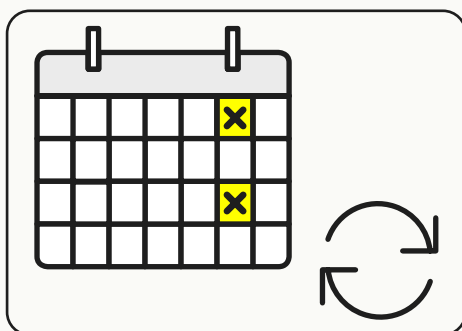
- happen now

or

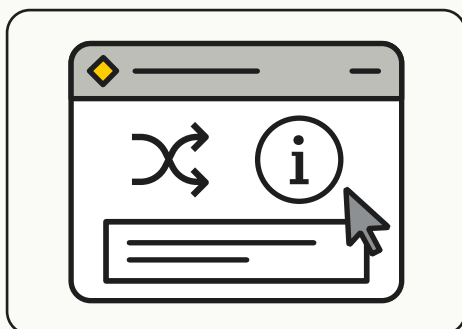
- happen later

or

- be recurring.

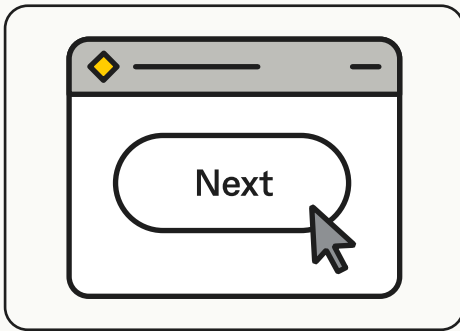


Recurring means the money transfer will happen again and you choose when it stops.



8. you can type a **description** for your records

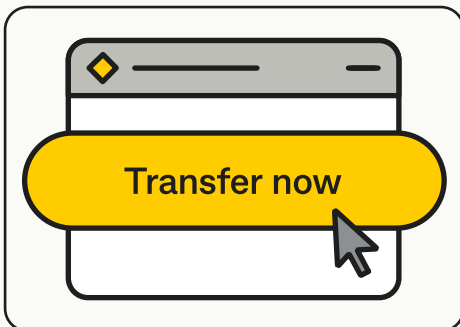
A **description** means information about the transfer.



9. click Next

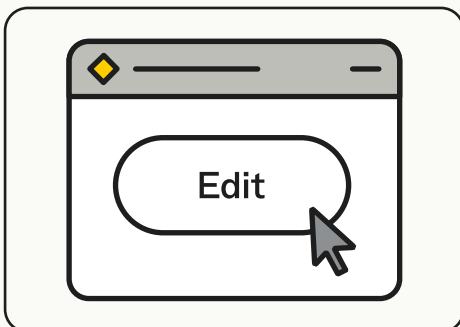


10. check all the details on the screen and then:



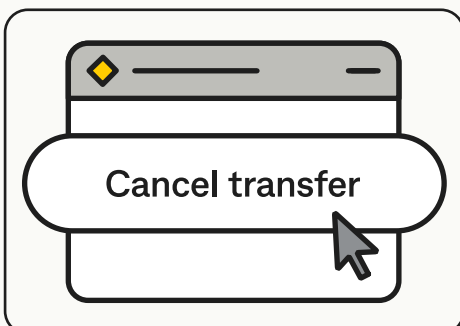
- click Transfer now if the details are all correct

or



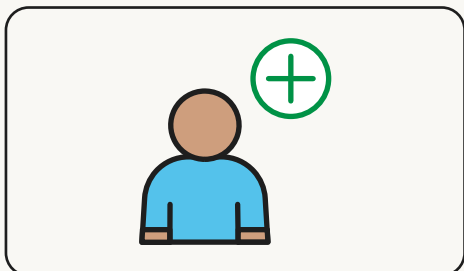
- click Edit if the details are not correct

or

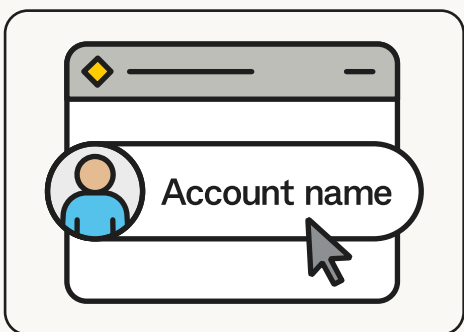


- click Cancel transfer if you do not want to move the money.

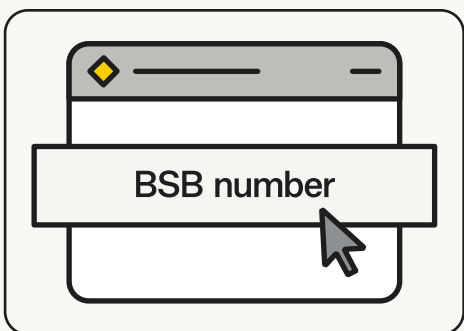
How to pay someone new



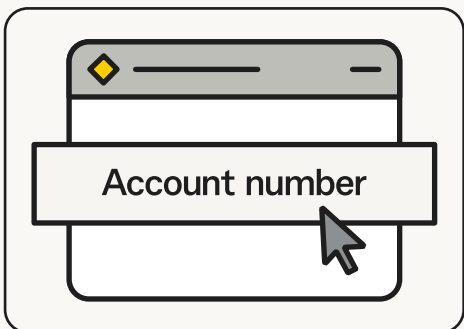
To pay someone new, you will need:



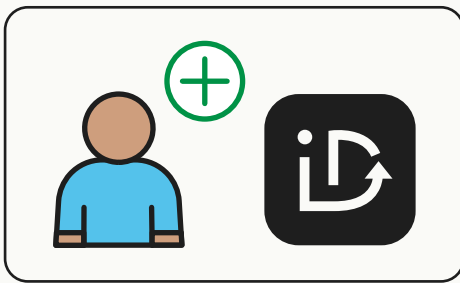
- the account name of the person you will pay



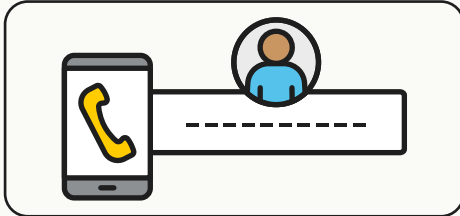
- the BSB number



- the account number.

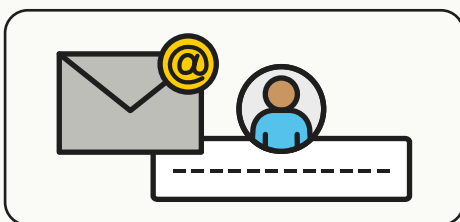


To use PayID, you need:



- the mobile number of the person you will pay

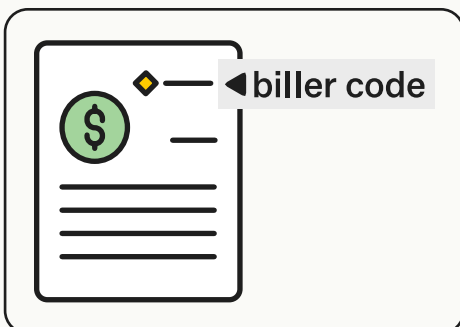
or



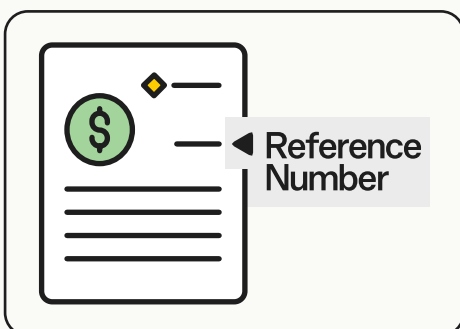
- email address of the person you will pay.



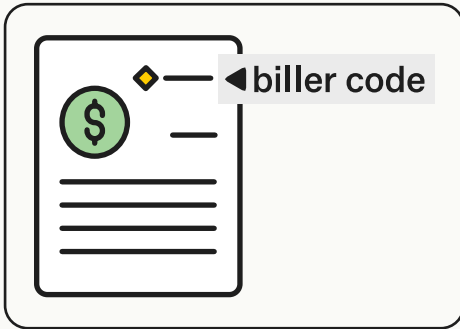
If you need to pay someone new with BPAY, you need to check your bill for:



- the **biller code**

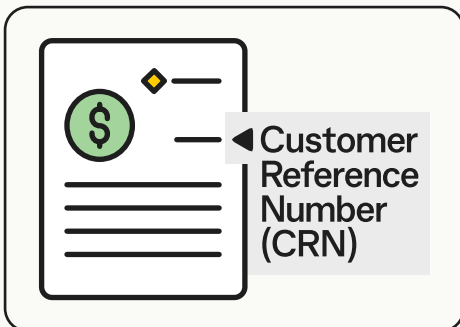


- the reference number



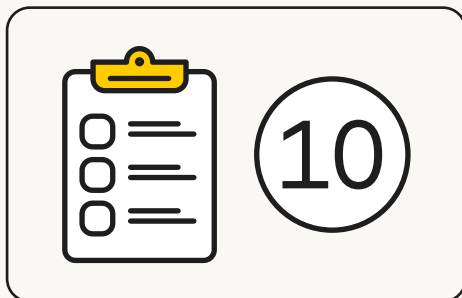
The **biller code** is a number you use to pay a business.

The reference number helps the business know the payment is from you.



The reference number is sometimes a Customer Reference Number, or CRN.

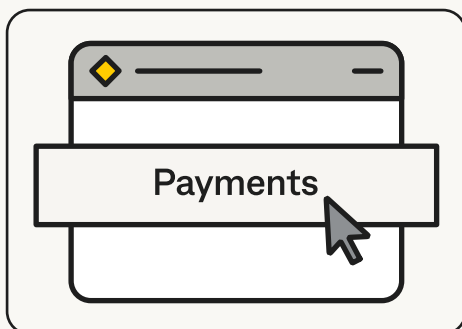
How to make a payment to someone with their bank account



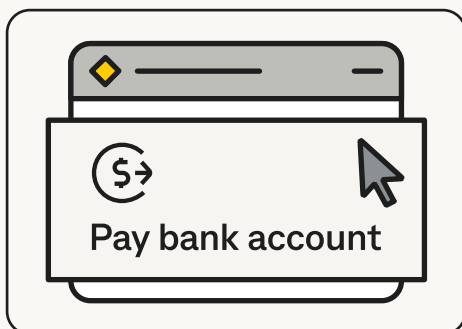
There are 10 steps you must follow to make a payment to someone with their bank account.



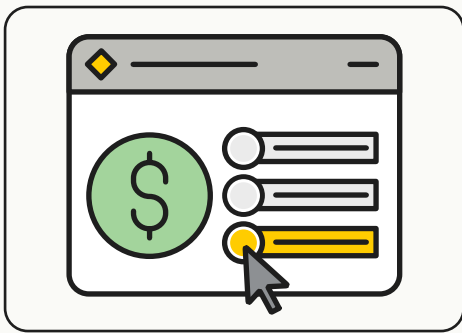
1. Log into NetBank



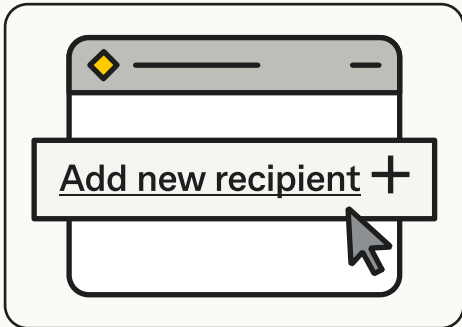
2. click Payments



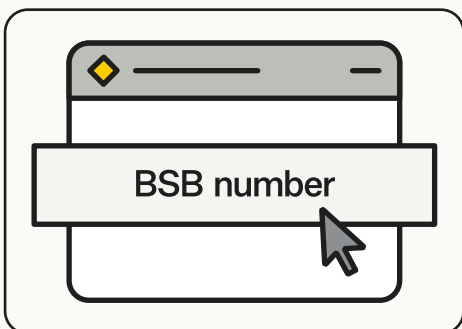
3. click Pay bank account



4. choose the account you want to send money to

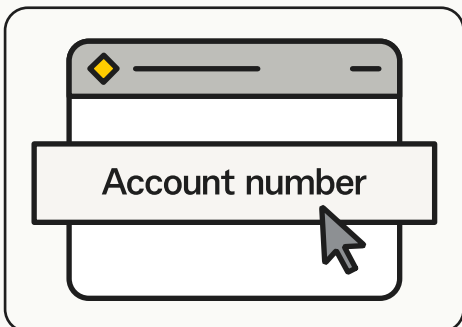


Click Add new recipient if the bank account is not in your list.

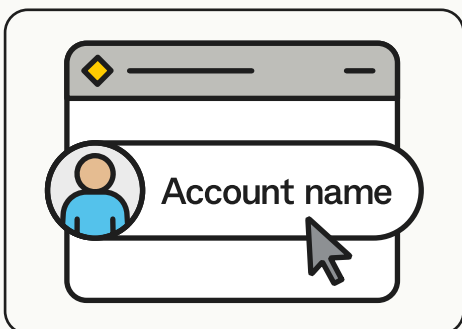


Then type the:

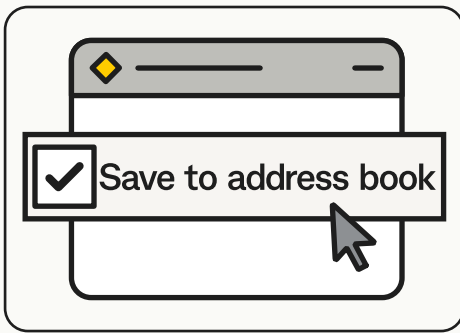
- BSB number



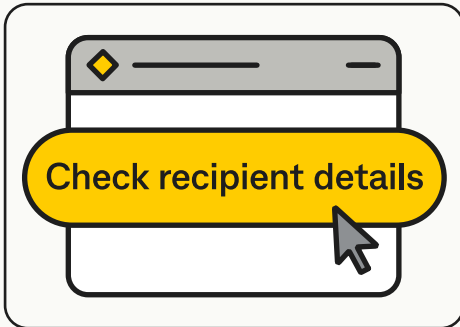
- Account number



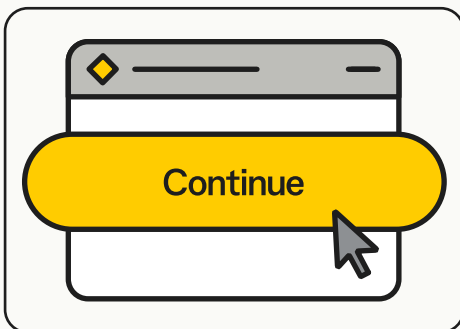
- Account name.



You can save this bank account if you need to pay it again in the future.



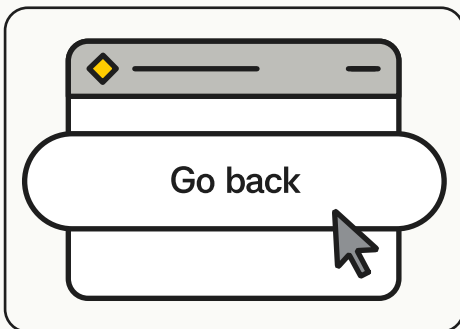
Click Check recipient details. This is so you can check you are paying the right person.



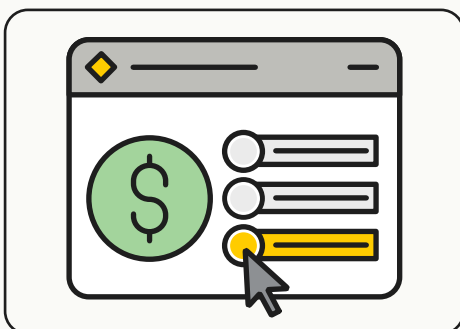
Read the message on the screen and then:

- click Continue if the details match

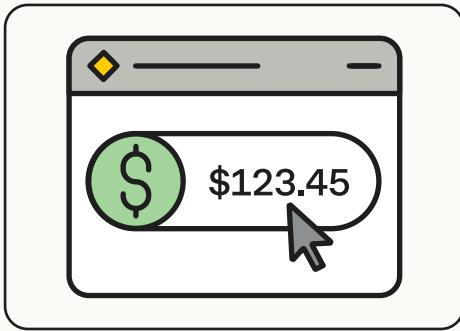
or



- click Go back if the details do not match or are not correct.

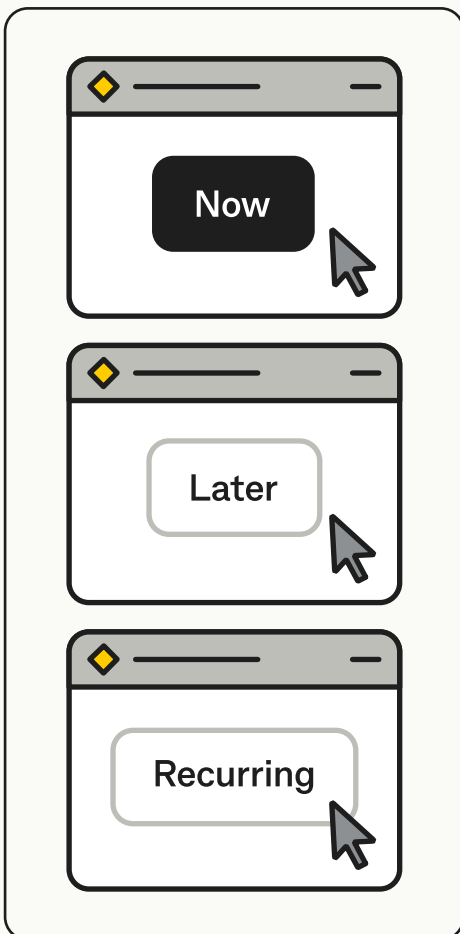


5. choose the account you want to pay the money from



6. enter the **Amount**

The **amount** is how much money you want to send.



7. choose if you want the payment to:

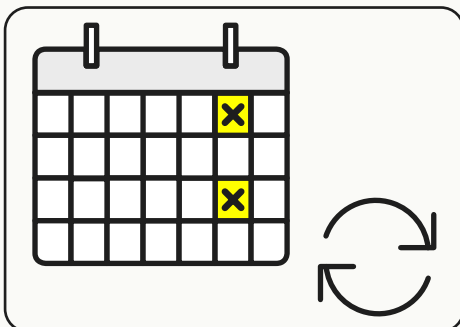
- happen now

or

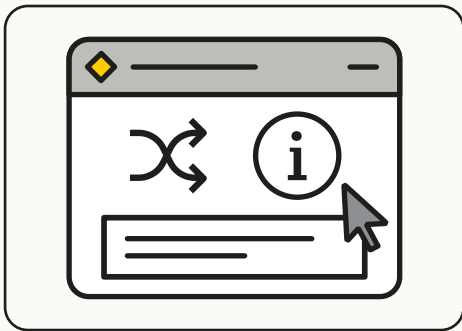
- happen later

or

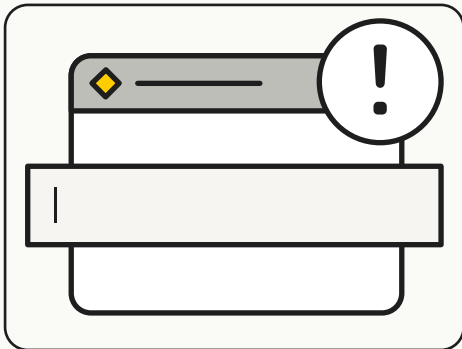
- be recurring.



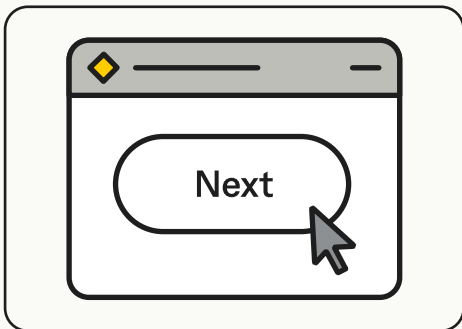
Recurring means the payment will happen again and you choose when it stops.



8. type a description of what the payment is for



You must type a description when you send money to other people.



9. click Next

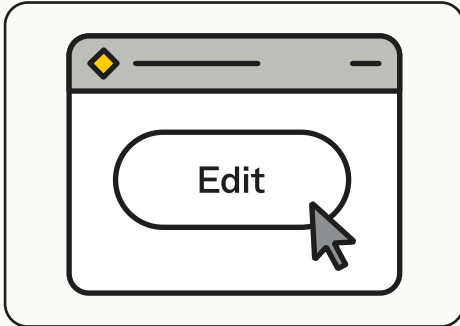


10. check all the details on the screen and then:



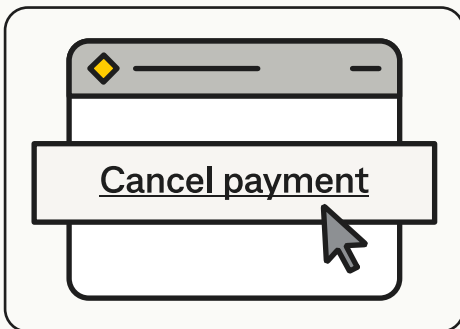
- click Pay now if the details are correct

or



- click Edit if the details are not correct and you want to change them

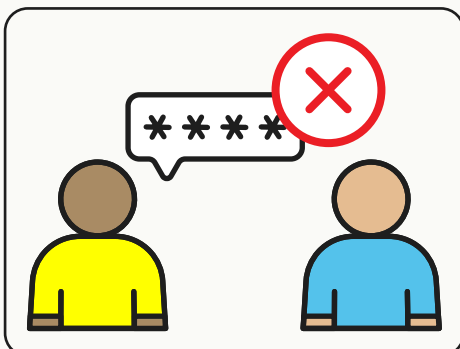
or



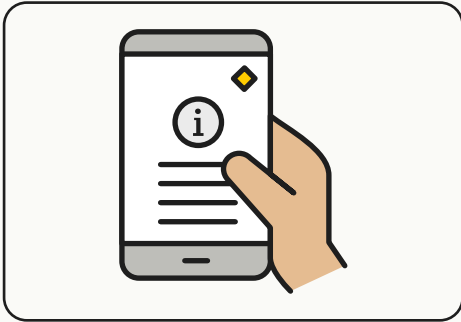
- click Cancel payment if you want to start again.



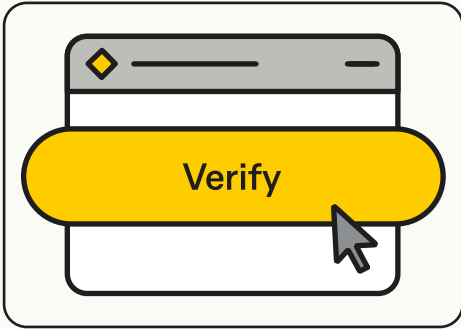
If this is your first time paying this bank account, we will send a NetCode to your mobile phone.



Do not share the code with anyone. We will not ask you for your code.

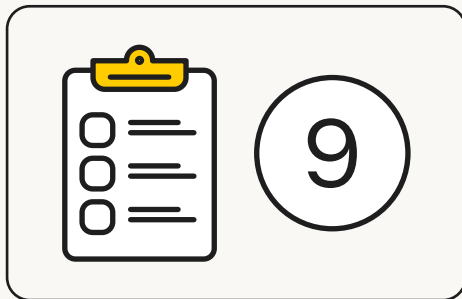


Read the message and check if it is for the activity you are doing.



Enter the code into our website and click Verify.

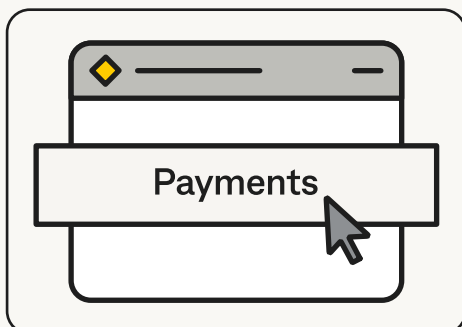
How to make a payment to someone with their PayID



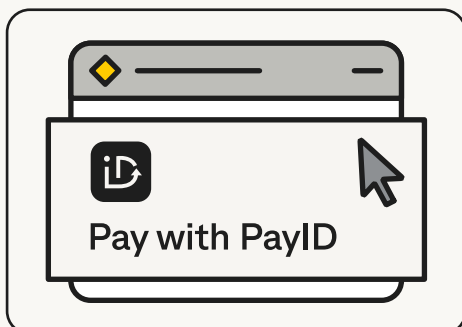
There are 9 steps you must follow to make a payment to someone with their PayID.



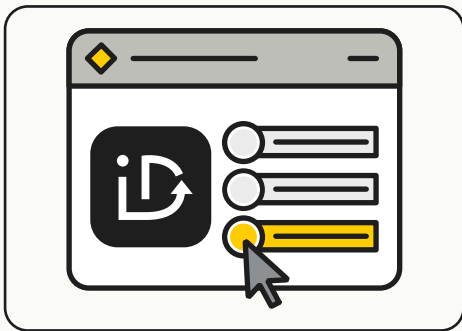
1. Log into NetBank



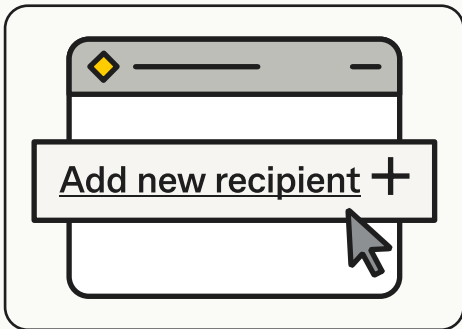
2. click Payments



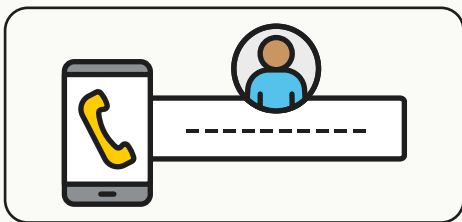
3. click Pay with PayID



4. choose the PayID you want to send money to

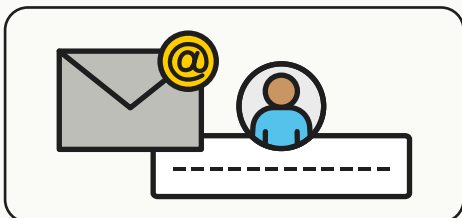


If the PayID is not in your list, click Add new recipient then type the:

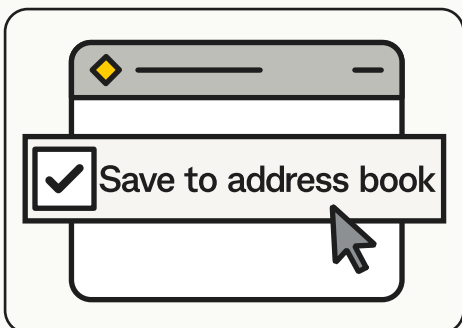


- mobile number

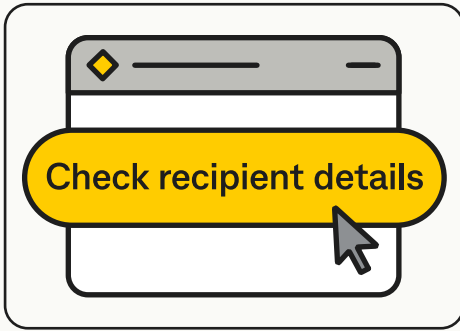
or



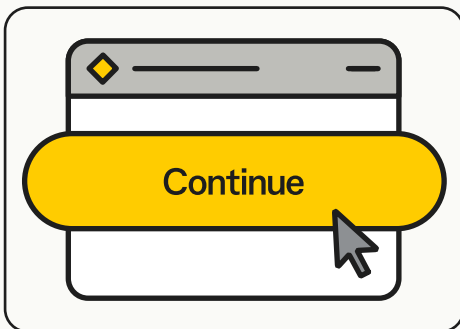
- email address.



You can save the PayID if you need to pay it again in the future.



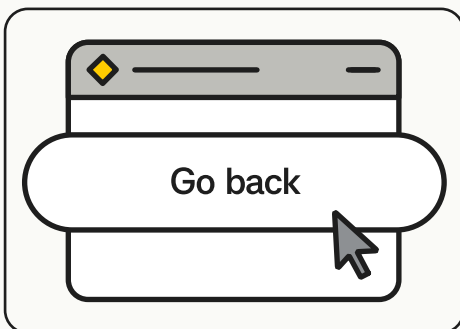
Click Check recipient details. This is so you can check you are paying the right person.



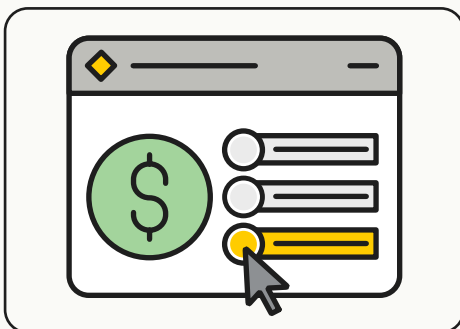
Read the message on the screen and then:

- click Continue if the details are correct

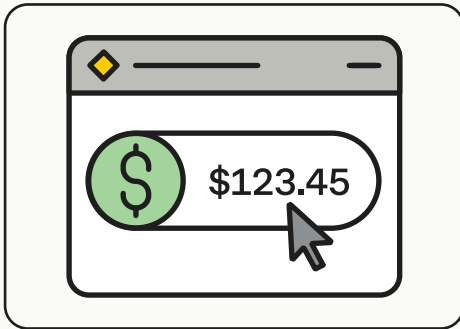
or



- click Go back if the details are not correct.

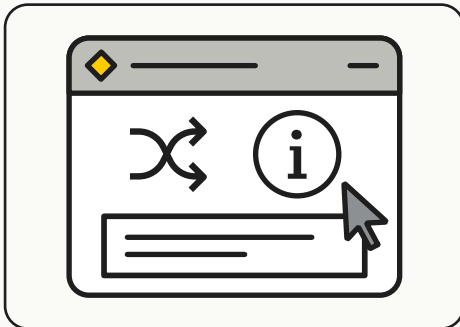


5. choose the account you want to pay from

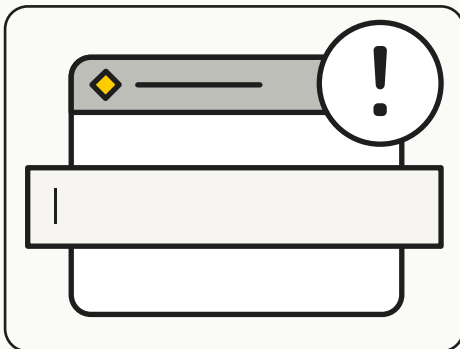


6. enter the Amount

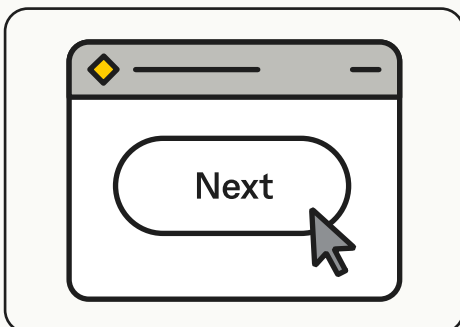
The amount is how much money you want to send.



7. type a description of what the payment is for



You must type a description when you send money to other people.



8. click Next

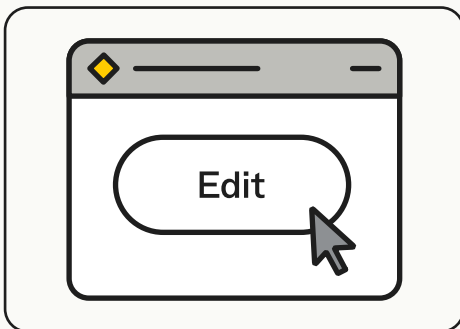


9. check to make sure all the details on the screen are correct, then:



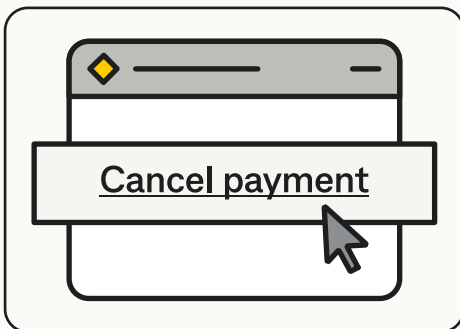
- click Pay now if they are correct

or



- click Edit if they are not correct or you want to change them

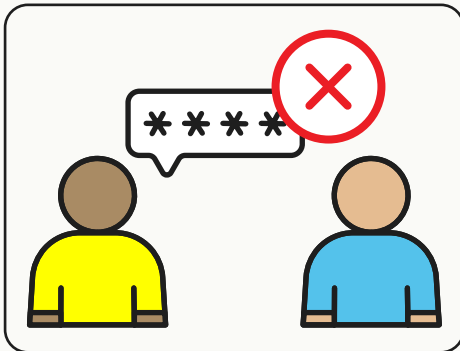
or



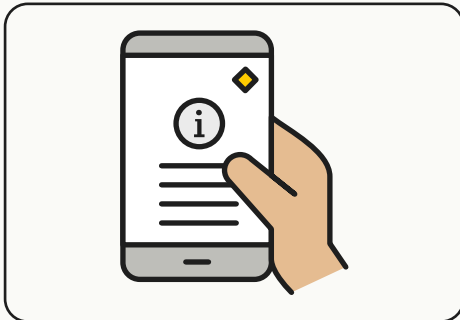
- click Cancel payment if you want to start again.



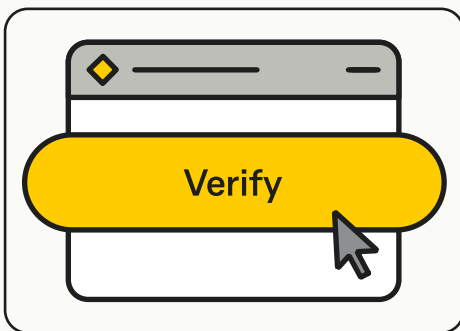
If it is your first time paying this PayID, we will send a NetCode to your mobile phone.



Do not share this code with anyone. We will not ask you for your code.

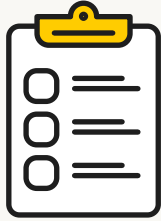


When you get the code, read the message to check it is for the activity you are doing.



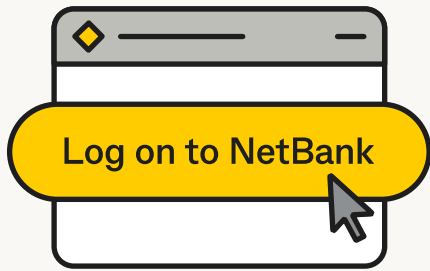
Enter the code into our website and click Verify.

How to pay a bill with BPAY

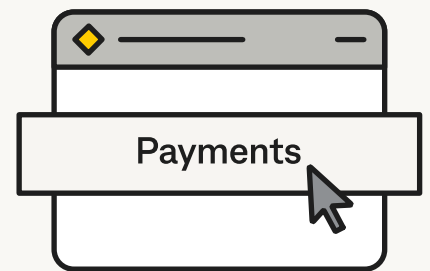


11

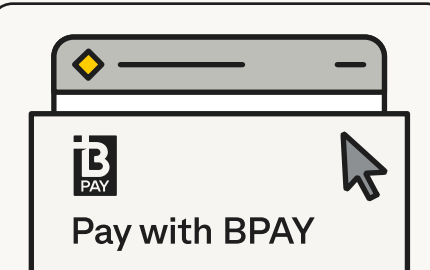
There are 11 steps you must follow to pay a bill with BPAY.



1. Log into NetBank



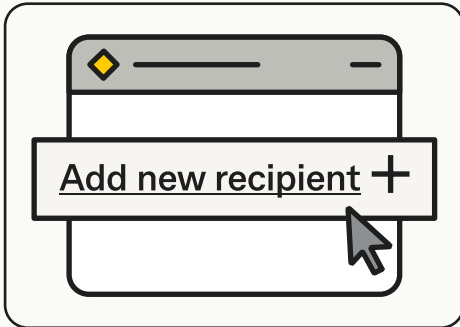
2. click Payments



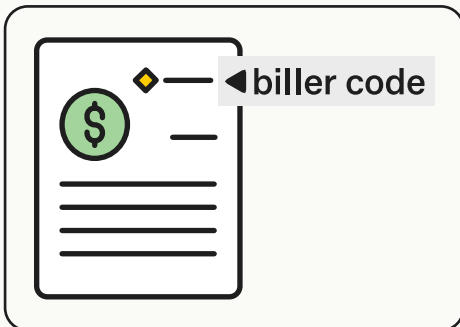
3. click Pay with BPAY



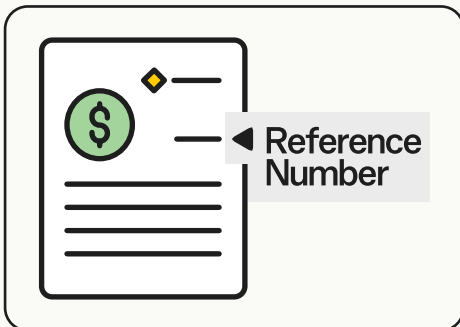
4. choose the biller you want to pay



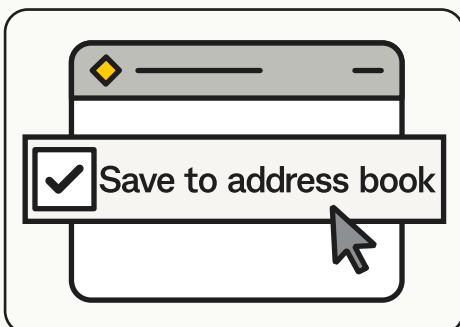
If the biller is not in your list, click
Add new recipient and then type the:



- biller code



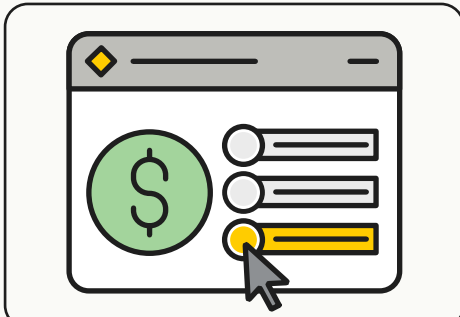
- reference number.



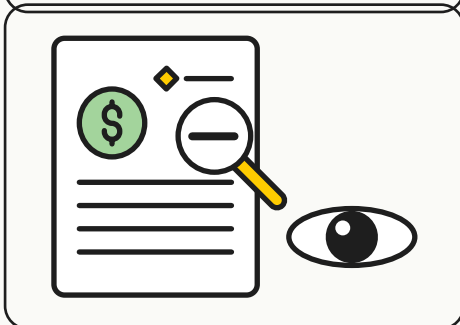
You can save this new biller if you want to pay
them again in the future.



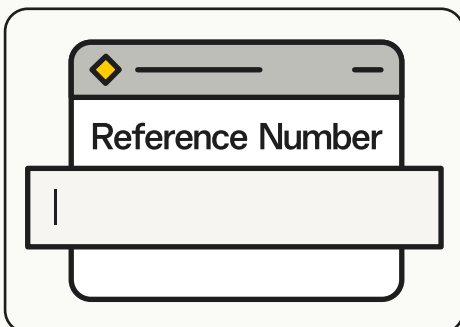
To do this, click Add recipient.



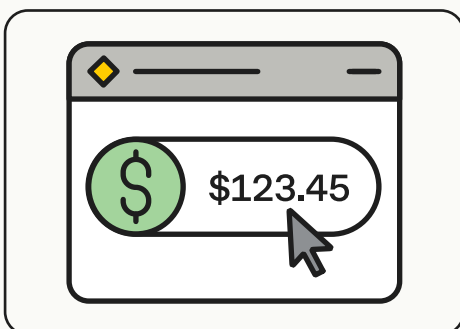
5. choose the account you want to pay from



6. check if the reference number is the same as the one in your bill

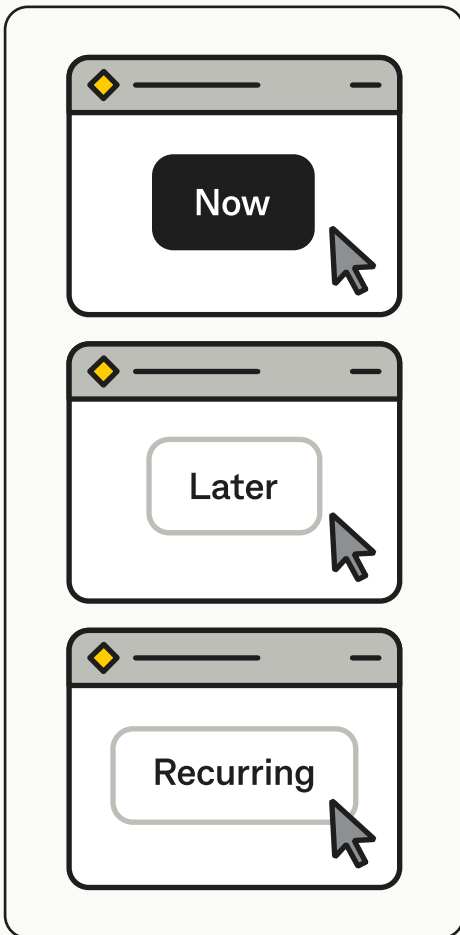


Type in the reference number from your bill if it is blank or not correct on the screen.



7. enter the Amount

The amount is how much money you want to pay off the bill.



8. choose if you want the payment to:

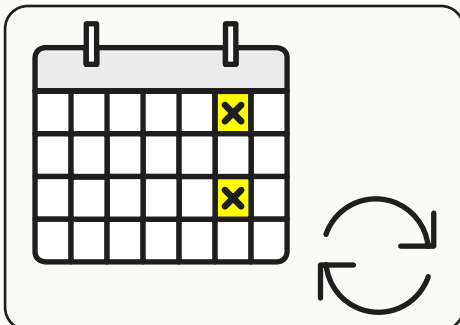
- ☐ happen now

or

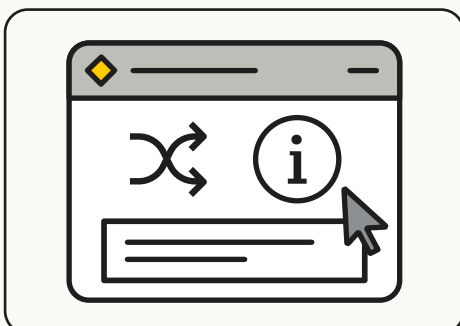
- ☐ happen later

or

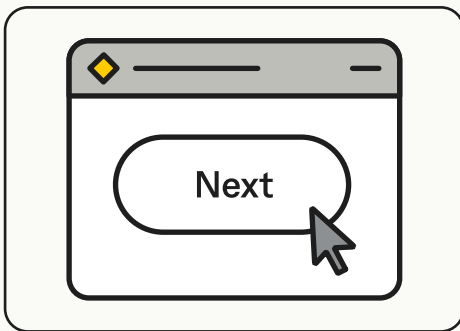
- ☐ be recurring.



Recurring means the payment will happen again and you choose when it stops.



9. you can type in a description of what the payment is for



10. click Next

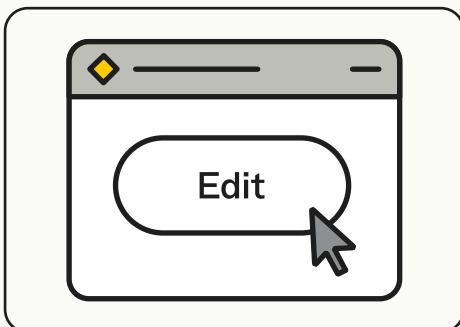


11. check to make sure all the details on the screen are correct, then:



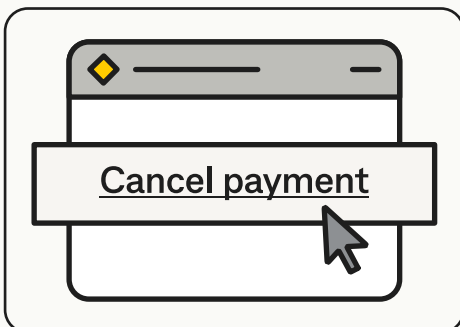
- click Pay now if they are correct

or

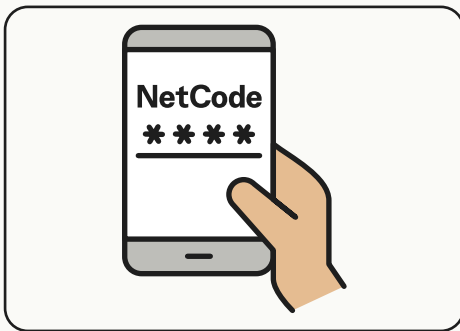


- click Edit if the details are not correct or you want to change them

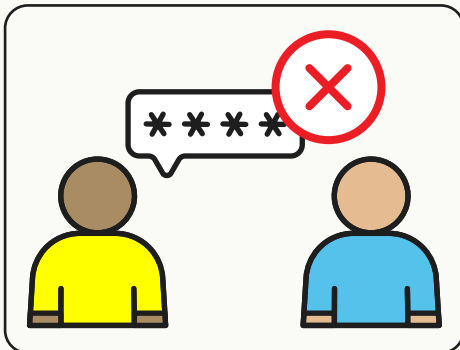
or



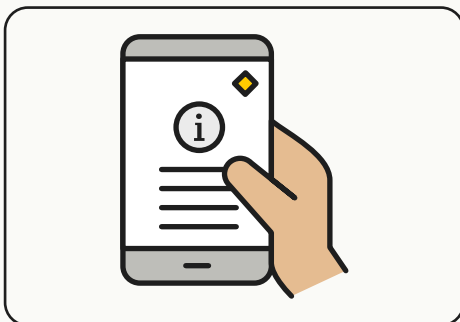
- click Cancel payment if you want to start again.



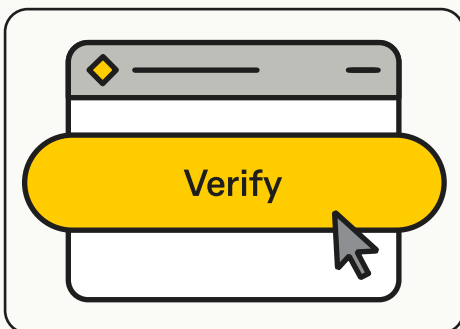
If it is your first time paying this biller, we will send a NetCode to your mobile phone.



Do not share this code with anyone.
We will not ask you for your code.

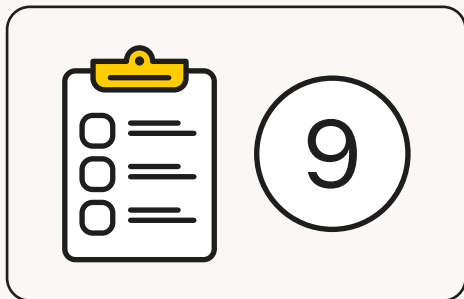


When you get the code, read the message to check it is for the activity you are doing.



Enter the code into our website and click Verify.

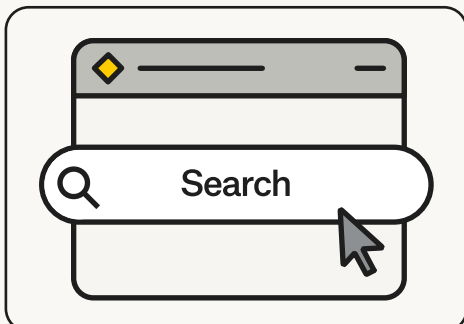
How to set up a new card



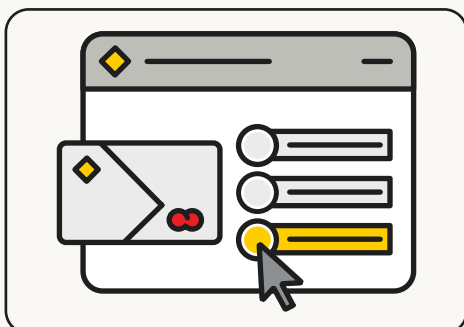
There are 9 steps you must follow to set up a new card.



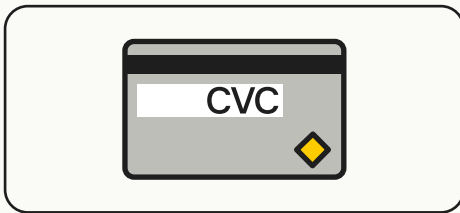
1. Log into NetBank



2. search for Activate a new card then click on the first search result

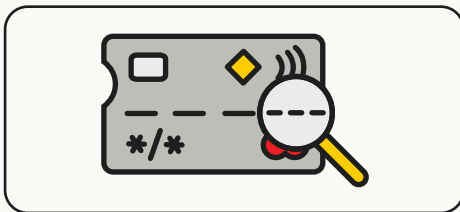


3. select the card that you want to activate

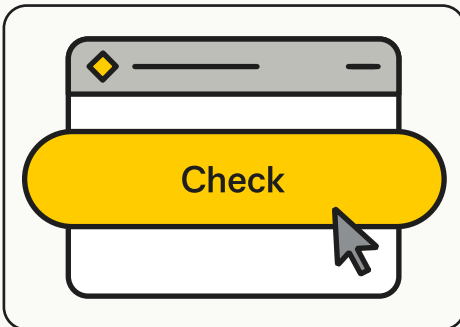


4. enter the **CVC** or **CVV** on your new card

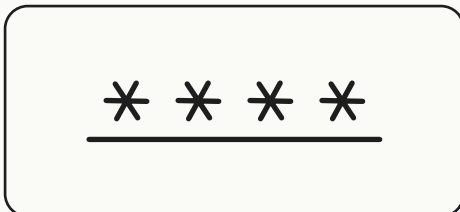
The **CVC** or **CVV** is a number with 3 digits on the back of the card.



Or, you can enter the last 3 digits of the number on the front of your new card.



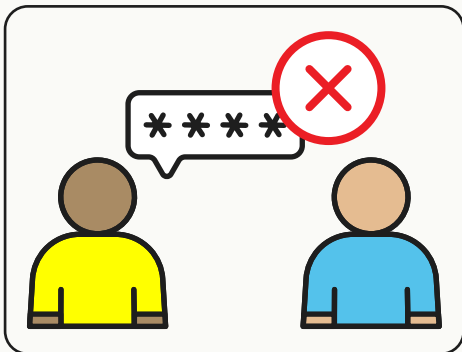
5. click Check



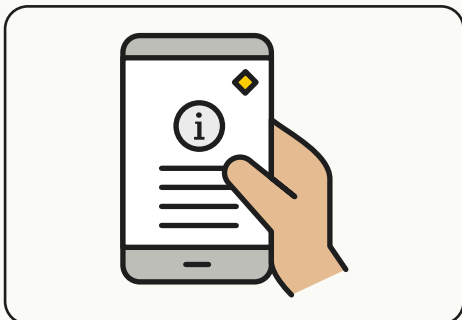
6. enter a new PIN then click Set PIN



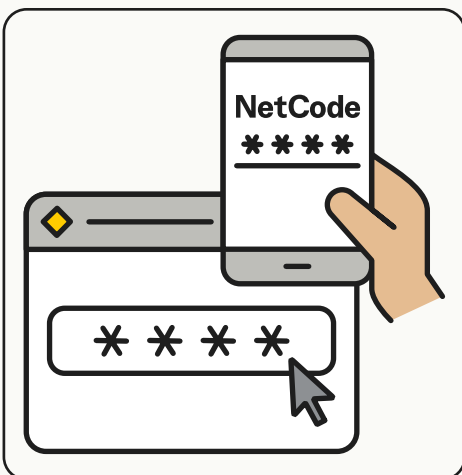
7. click Get NetCode and a code will get sent to your phone



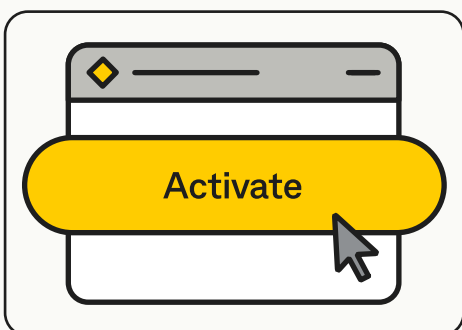
Do not share this code with anyone. We will not ask you for your code.



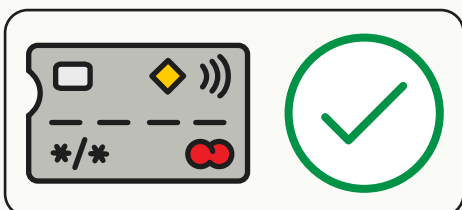
When you get the code, read the message to check it is for the activity you are doing.



8. enter the code from your phone to our website

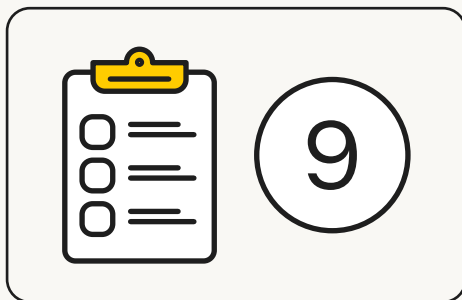


9. click Activate



Your new card will be ready to use.

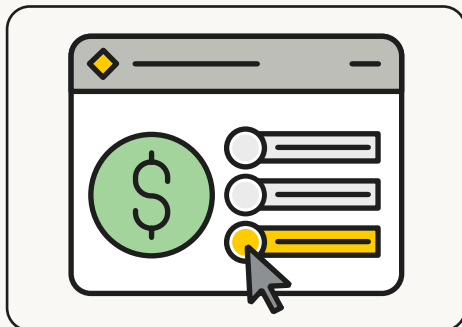
How to report a lost, stolen, or damaged card



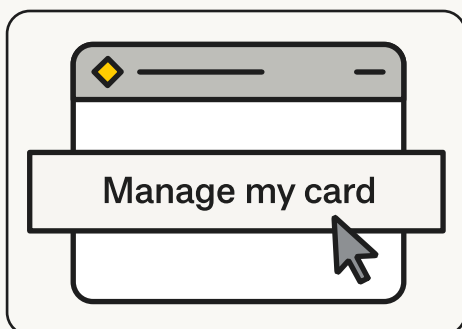
There are 9 steps you must follow to report a lost, stolen, or damaged card.



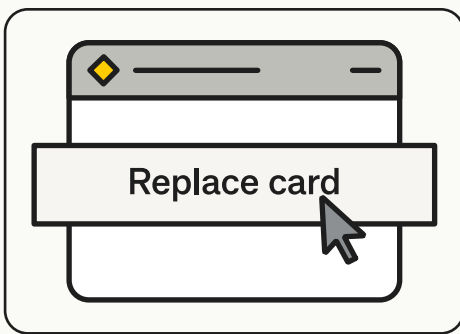
1. Log into NetBank



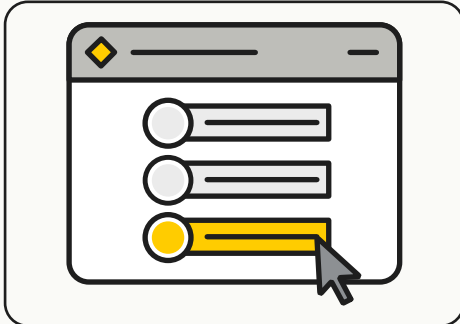
2. click on the account that has a card



3. find the section that says
Manage my card. It will be at the right of
the page



4. click Replace card



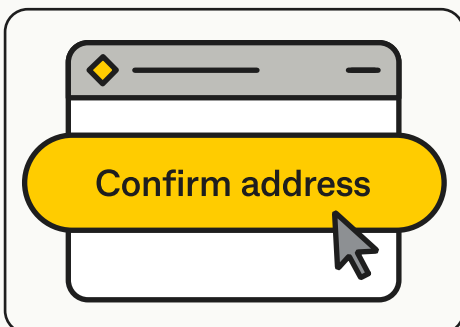
5. choose your replacement option



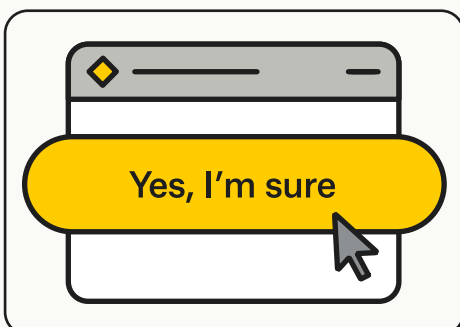
6. follow the steps



7. check if the address details are correct



8. click Confirm address



9. click Yes, I'm sure to confirm that you want to replace your card.

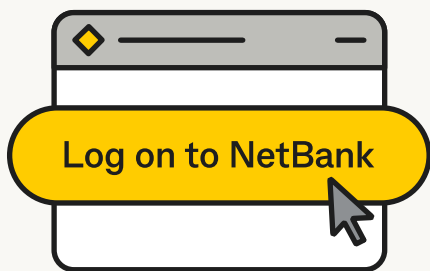
How to lock your card temporarily



There are 5 steps you must follow to lock your debit or credit card **temporarily**.



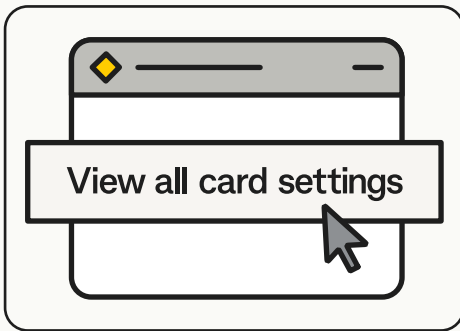
Temporarily means for a short amount of time.



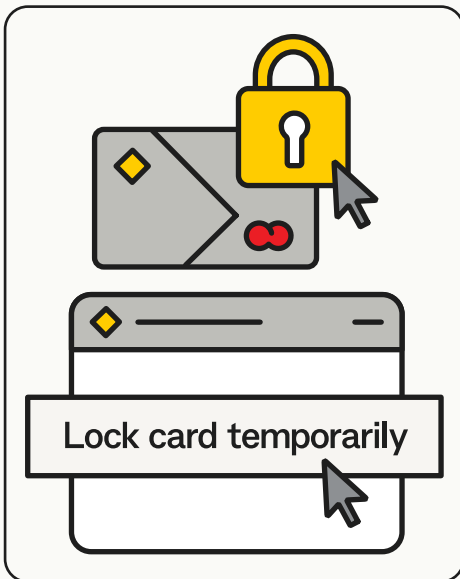
1. Log into NetBank



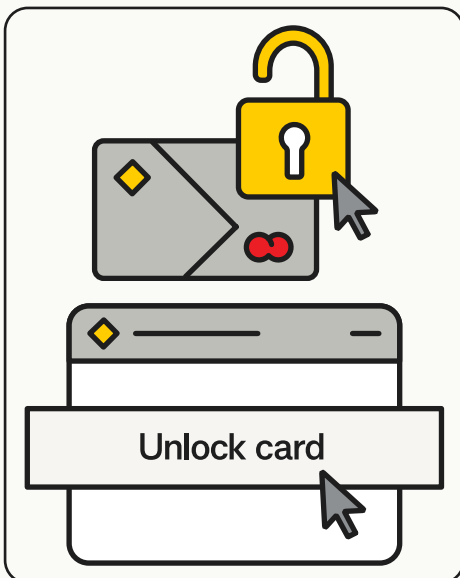
2. select your account



3. find where it says Manage my cards, then select View all card settings

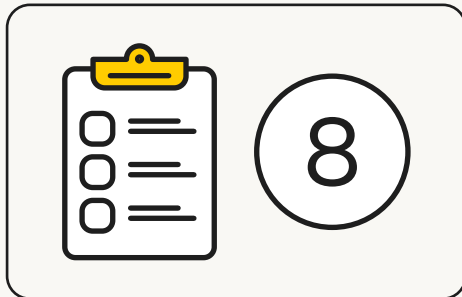


4. find the card you want to lock, then click Lock card temporarily and follow the steps



5. if you want to take the lock off the card, click Unlock card on the Manage my cards screen

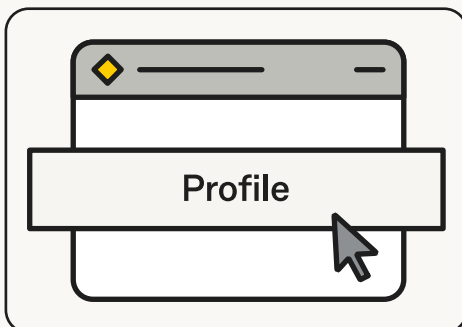
How to change your contact details



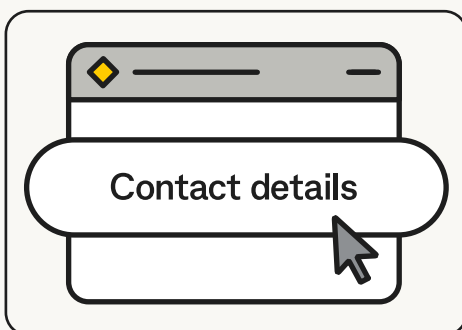
There are 8 steps you must follow to change your contact details.



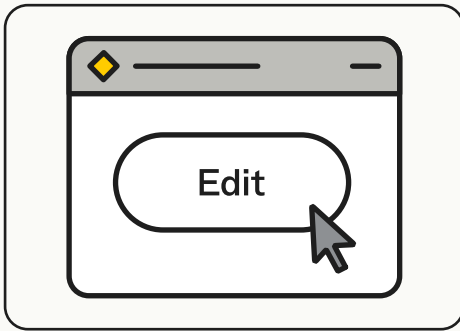
1. Log into NetBank



2. click Profile



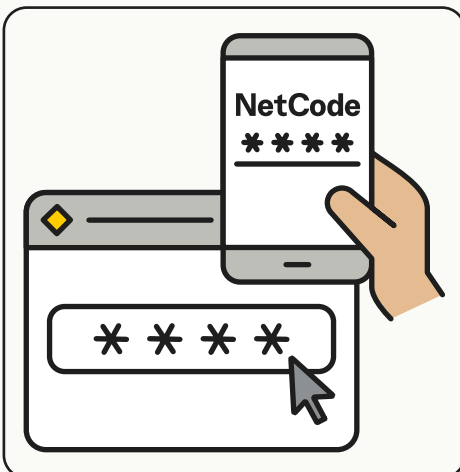
3. click Contact details



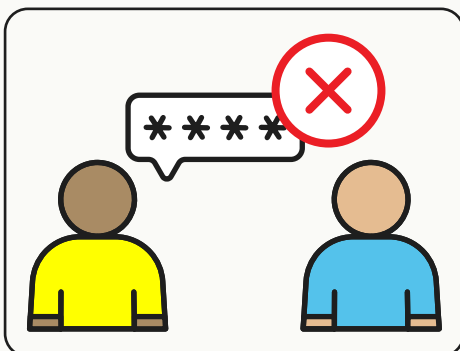
4. click Edit to change your details



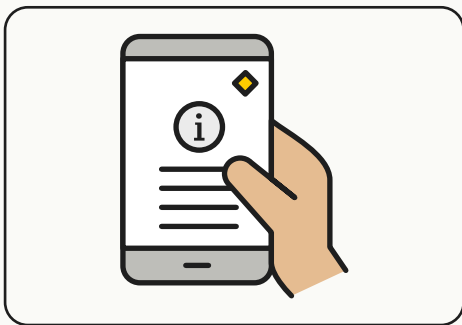
5. click Get NetCode and a code will get sent to your phone



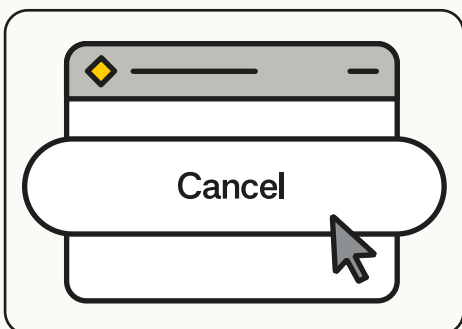
6. enter the NetCode we sent to your phone into NetBank



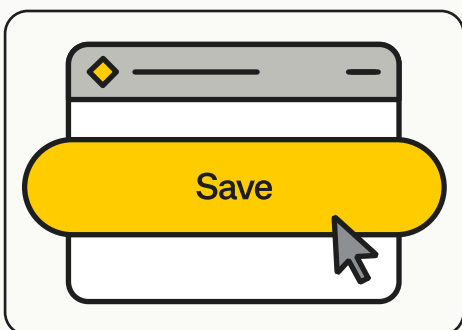
Do not share this code with anyone. We will not ask you for your code.



When you get the code, read the message to check it is for the activity you are doing.



7. click Cancel if you do not want to continue changing your details



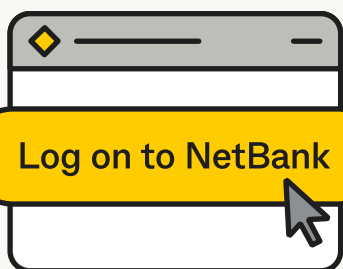
8. enter the changes then click Save

How to get your bank statements

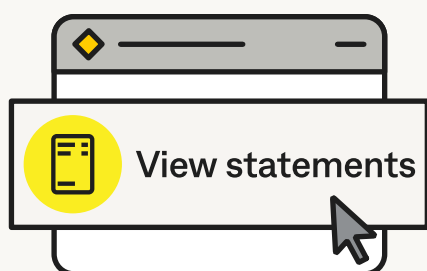


5

There are 5 steps you must follow to get your bank statements.



1. Log into NetBank



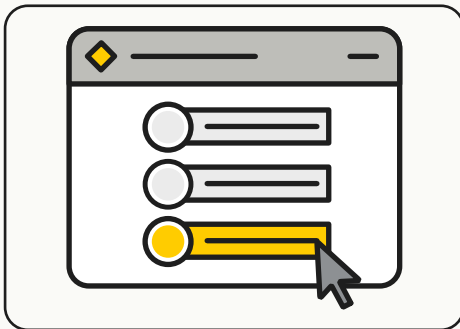
2. click View statements



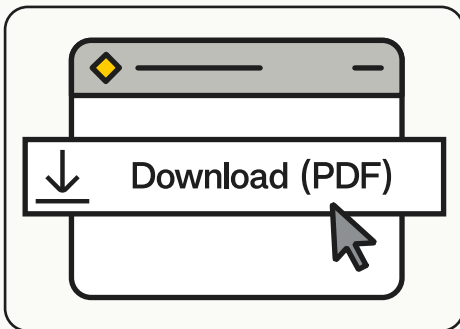
3. choose the account you want to get the statement for



4. choose a financial year



Select the date of the statement you want to download.



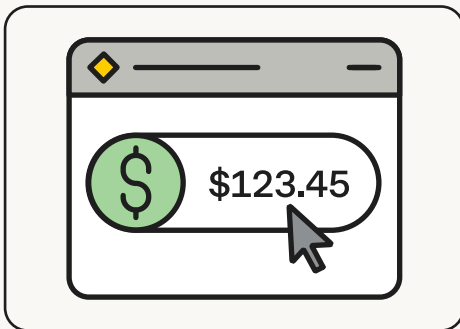
5. click Download to get the first statement you need

List of hard words

This is a list of the hard words used in this guide.

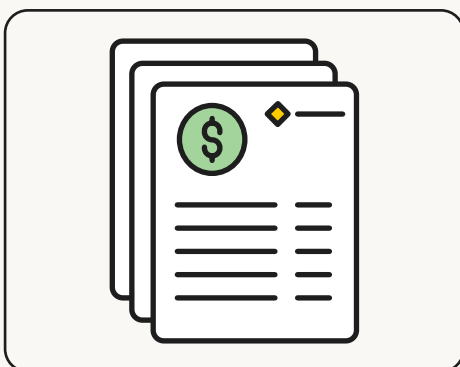
You don't have to read this list, but you can use it to find out what a hard word means.

You can use the page number to find where the hard word is used.



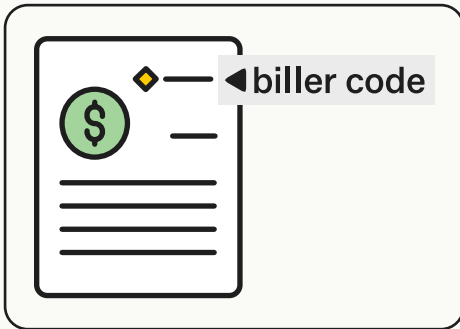
The **amount** is how much money you want to send.

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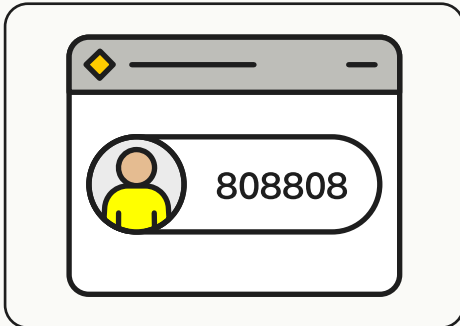
Bank statements are documents that show the money you get and spend over time.

[Page 6](#)



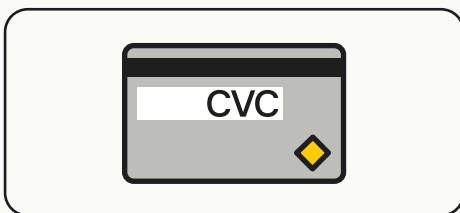
The **biller code** is a number you use to pay a business.

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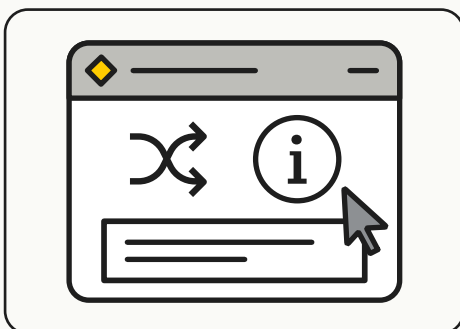
Your **client number** is the number we give you when you register.

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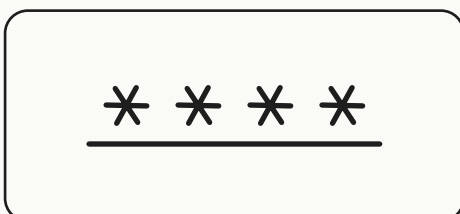
The **CVC** or **CVV** is a number with 3 digits on the back of the card.

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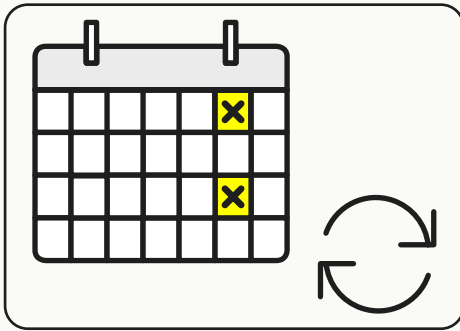
A **description** means information about the transfer.

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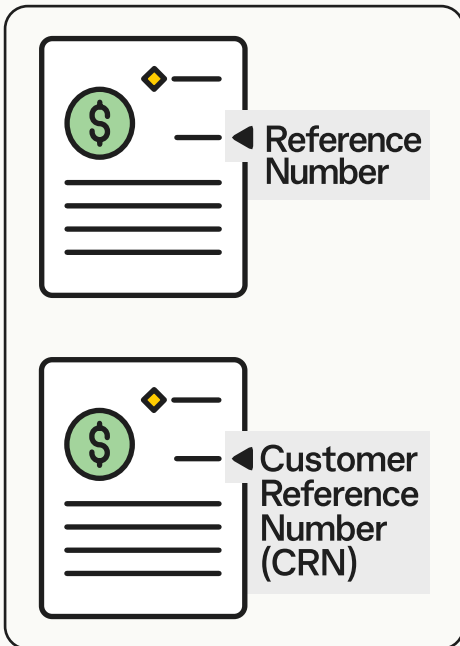
Your **PIN** is between 4 and 12 digits long and only has numbers in it.

[Page 8](#)



Recurring means the money transfer will happen again and you choose when it stops.

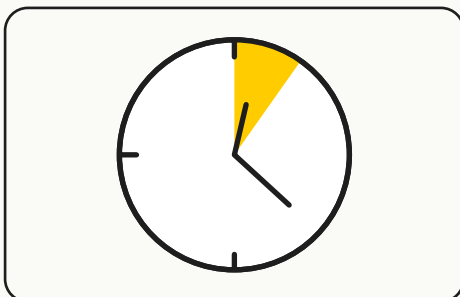
[Page 17](#)



The **reference number** helps the business know the payment is from you.

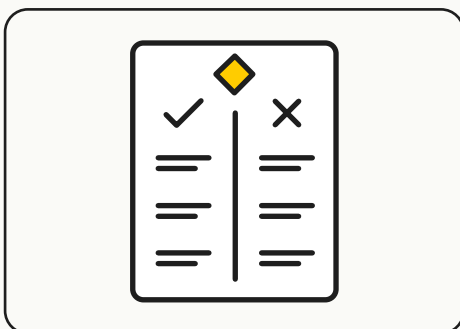
The **reference number** is sometimes a Customer Reference Number, or CRN.

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Temporarily means for a short amount of time.

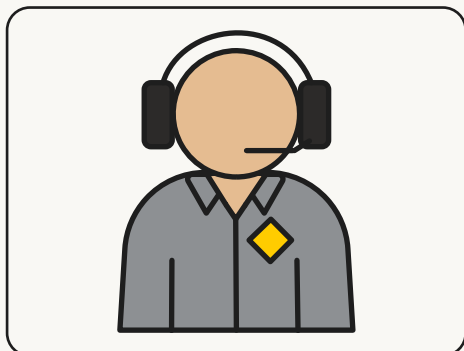
[Page 46](#)



Terms and conditions are rules you must agree with to use NetBank.

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Contact information

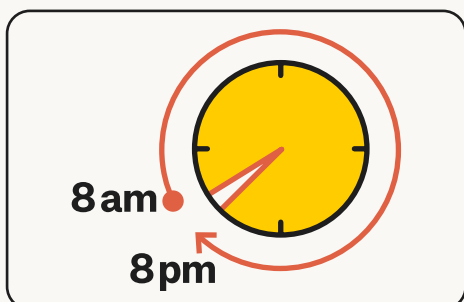


For more information, you can contact
Commonwealth Bank.

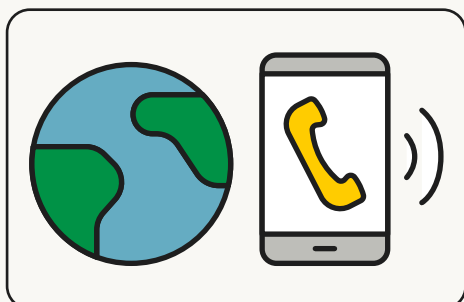


If you are in Australia

Call 13 22 21

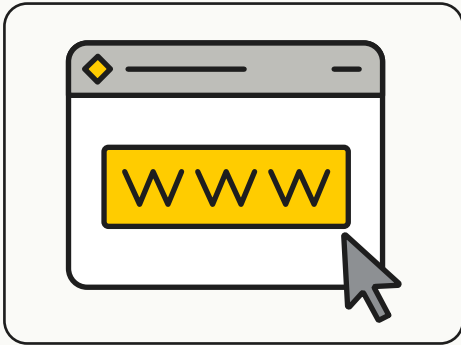


You can call between 8 am and 8 pm.



If you are in another country

Call +61 2 9999 3283



Visit our website

commbank.com.au



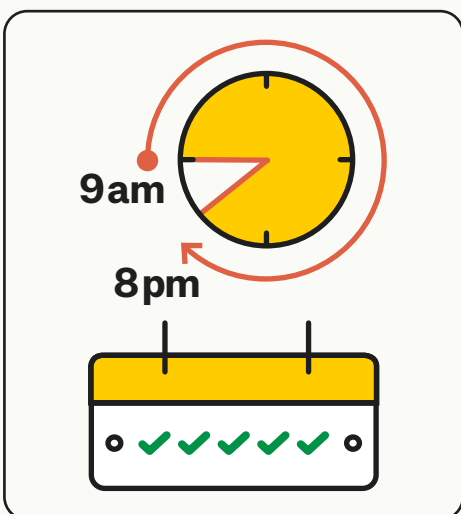
Indigenous Customer Assistance Line (ICAL)

This is support for Aboriginal or Torres Strait Islander peoples.

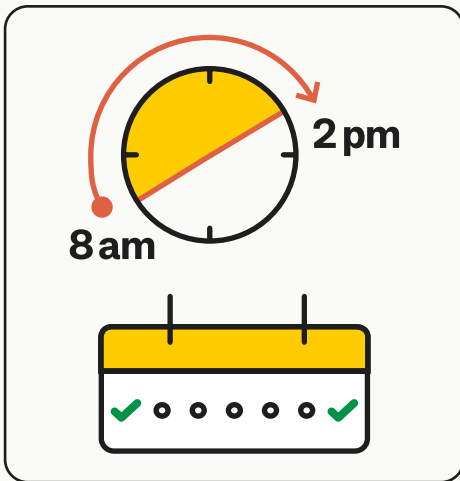


Call 1800 700 682

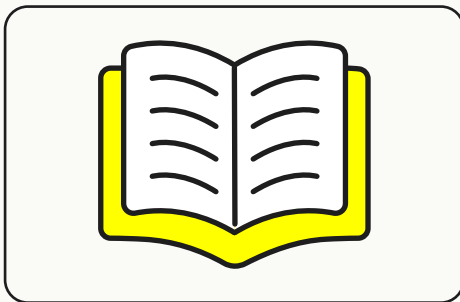
Press option 1 for ICAL.



Monday to Friday you can call between 9 am and 8 pm, Sydney time.



On Saturdays you can call between
8 am and 2 pm, Sydney time.

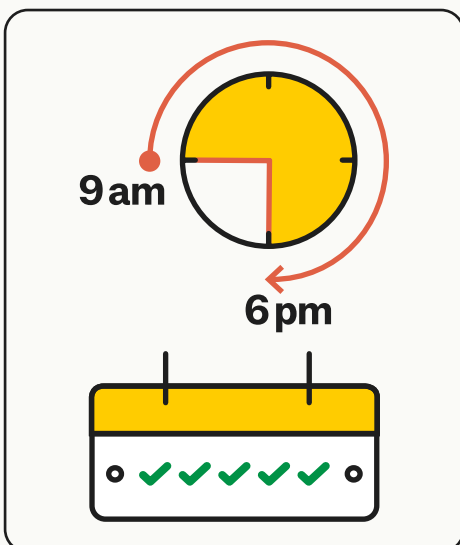


Next chapter

This is support for domestic and family
violence, including financial abuse.



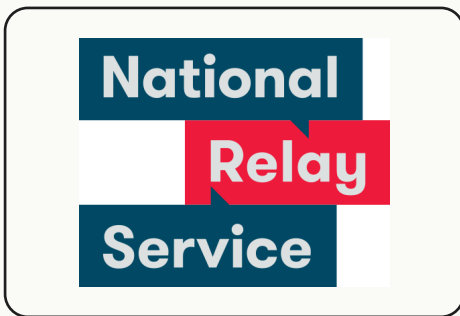
Call **1800 222 387**



You can call Monday to Friday between
9 am and 6 pm.

The service is closed on Public Holidays.

If you need help to speak or listen



Use the National Relay Service to make a phone call.

You must sign up to the service first.

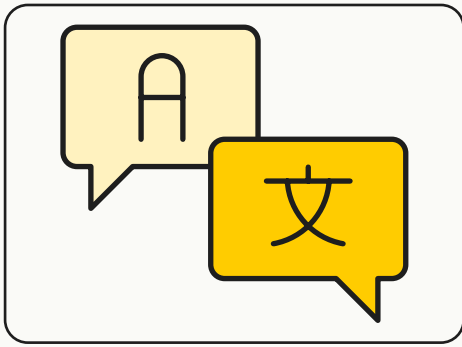


The website is:

accesshub.gov.au/nrs-helpdesk



Call 1800 555 660



If you speak a language other than English

Use the free Translating and Interpreting Service or TIS to make a phone call.

You can call the TIS in your language.



Call **131 450**

Give the TIS officer the phone number you want to call.

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