Commonwealth Bank

How to use the CommBank app

Commonwealth Bank

Easy English

Blue words

Some words in this book are **blue**.

We write what the blue words mean.

Help with this book

You can get someone to help you

- understand this book

- find more information.

Contact information is at the end of this book.

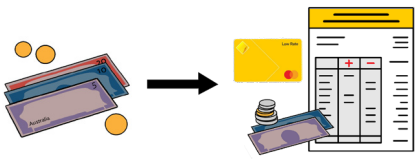
About this book

Commonwealth Bank

This book is written by Commonwealth Bank.

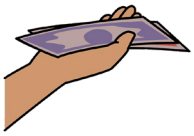
This book is about the **CommBank app**.

The CommBank app lets you bank on your phone.



This book says how to use the CommBank app to

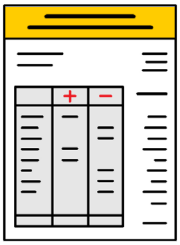
- move money between your accounts



- make payments

- manage your cards

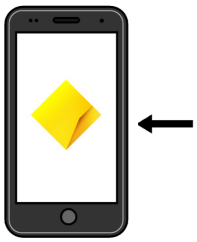
- change your contact details



- 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.

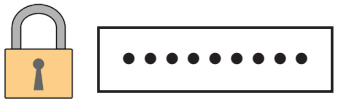


Most smartphones will let you download our app.

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

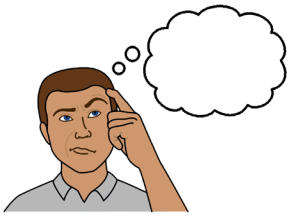
To set up the CommBank app you will also need

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



- a password.

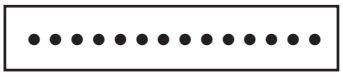
Follow our Easy English NetBank guide if you do **not** have a client number and password.



How to choose a safe password

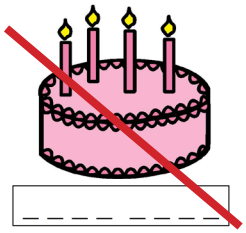
Make sure your password is hard to guess.

For example, a safe password



- must be between 6 and 12 characters long

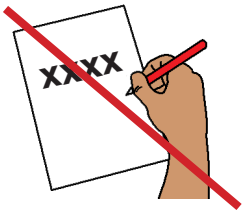
- includes letters and at least 1 number



- does not include information about you that is easy to find
  - for example, your birthday.

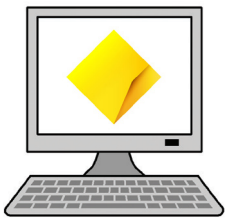
To keep your password safe

- do **not** tell anyone your password

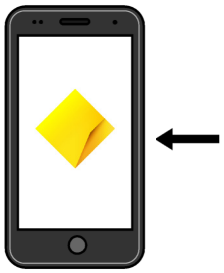


- do **not** write your password down.

How to set up the CommBank app



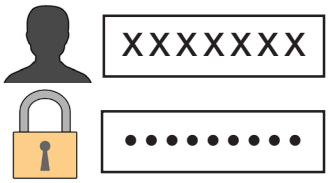
1. Go to the website from your device.
   commbank.com.au/app



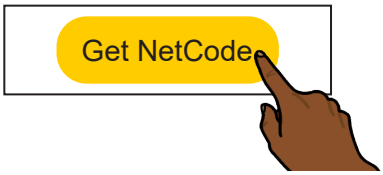
2. Download the CommBank app.

   Choose **Apple app store** or **Google Play**.

3. Open the app on your phone.

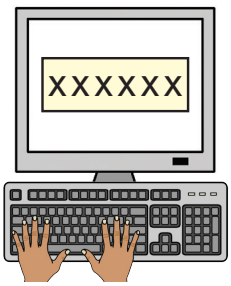


4. Log in using your client number and password.

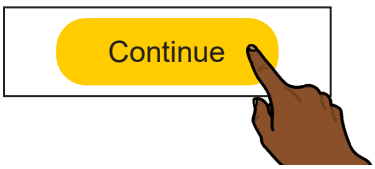


5. Tap **Get NetCode** and it will be sent to your phone.

   Read the NetCode message and make sure it is for the activity you are completing.



6. Enter the NetCode sent to your phone into the CommBank App.



7. Tap **Continue**.

8. Choose your main account.

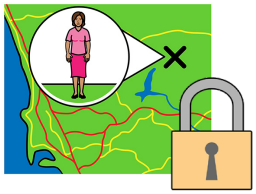
9. Choose a new CommBank app **PIN**.

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.

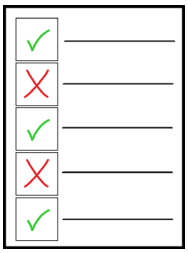
10. Enter the same number again to confirm your PIN.



11. Read about **location based security**.

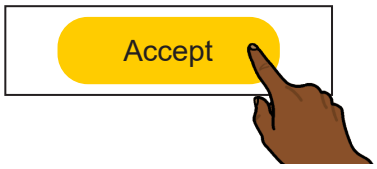
Location based security means the CommBank app uses the place where you are to help protect your account.

12. Read the **privacy collection notice** then tap **OK, got it** if you agree.

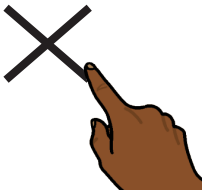


13. Read the **terms and conditions**.

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



14. Tap **Accept**.

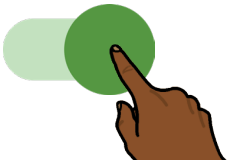


15. Tap **X** if you want to remove your information from another phone.

16. Tap **Skip** if you do not want to complete this action right now.

17. Tap **Enable** if you want to set up **Face ID** or **Touch ID**.

This service is only available on some phones.



18. Turn on notifications so CommBank can send you important messages.

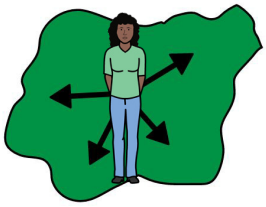
If you need help to set up the CommBank app you can

- visit any of our bank branches

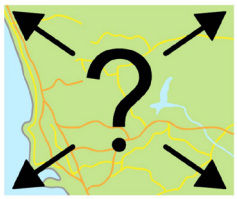
- call us.

Our phone number is at the end of this book.

How location based security works in the CommBank app



The CommBank app will use your **approximate location** when you turn on location based security.

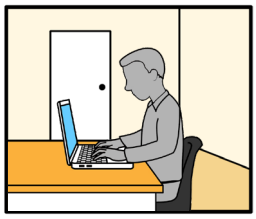


Approximate location means the general area you are in and **not** the exact address.

The CommBank app will check your location when you log in.

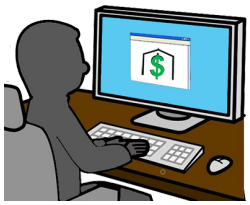
The CommBank app will look for unusual or **suspicious activity**.

Suspicious activity means something unusual with your account.



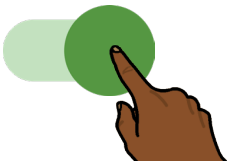
For example, someone tries to

- log into your account from a place you do **not** normally go to



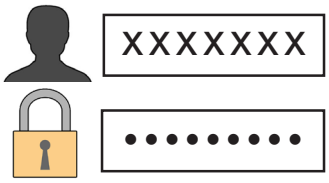
- access your account from another country.

This helps keep your account safe.

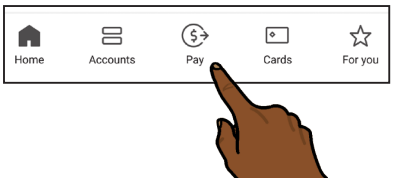


You can choose to turn on location based security in the app to protect your money and information.

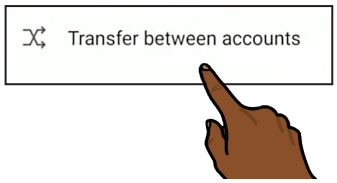
How to move money between accounts



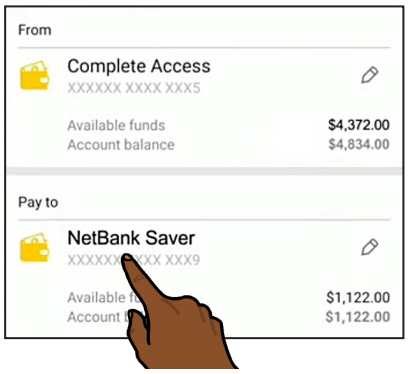
1. Log into the CommBank app.



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



3. Tap **Transfer between accounts**.



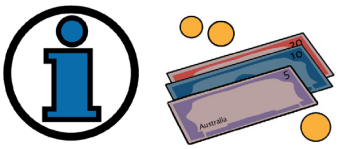
4. Scroll down to choose the account you will move money **from**.

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

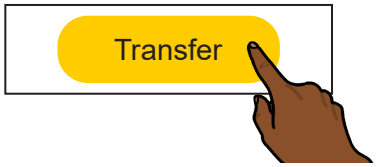
6. Type how much money you want to move.

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

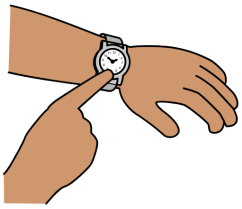
Description means information about the transfer.



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

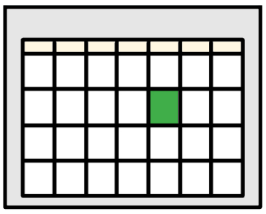


9. Tap **Transfer**.

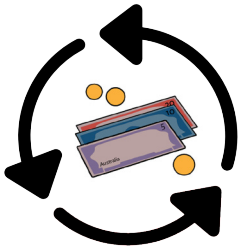


10. Choose to

- transfer now

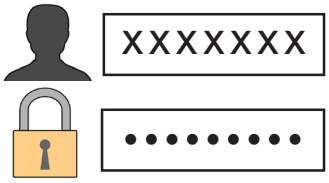


- transfer later

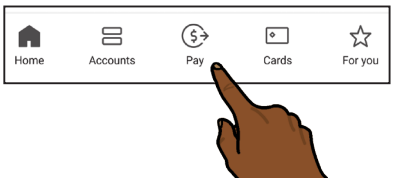


- create a **recurring** transfer
  - recurring means again and again by itself.

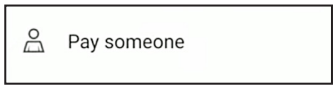
How to pay a person



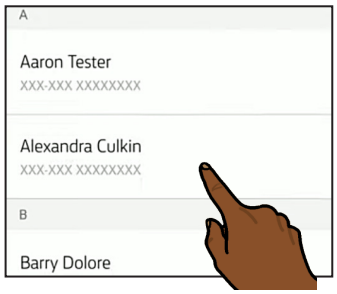
1. Log into the CommBank app.



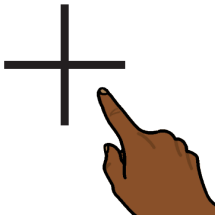
2. Tap **Pay** at the bottom of the screen.



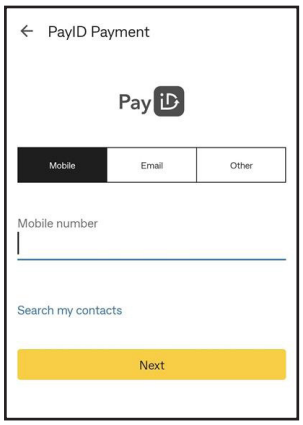
3. Tap **Pay someone**.



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

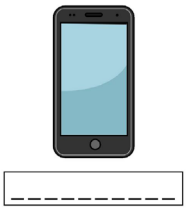


5. Tap the **+** symbol at the top of the screen if the person is **not** on the list.



6. You can add a new **PayID**.

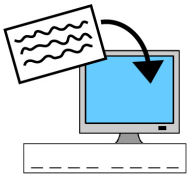
PayID means you can send money using people's contact details.



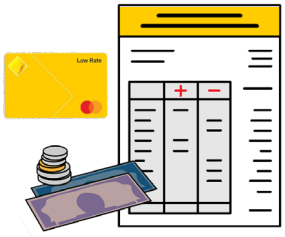
To add a new PayID choose from the other person's

- mobile number

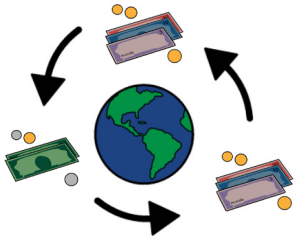
or



- email.



You will need the person's name and **BSB** and **ACCOUNT** number.

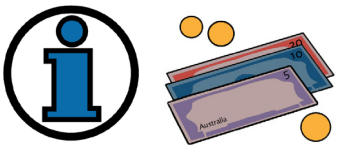


Tap **overseas transfer** if the person is in another country.

Overseas transfer means you pay money to someone outside of Australia.

7. Type how much money you want to pay.

8. You can type a description for your records.



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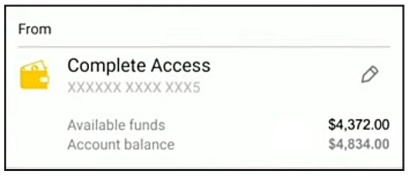
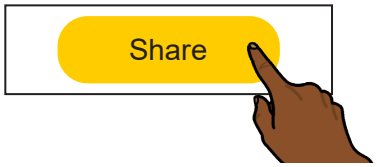


9. Choose the account you will pay **from**.

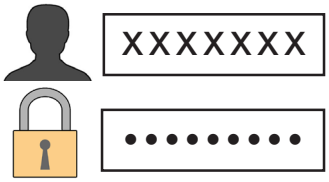
10. Tap **Next** at the bottom of the screen.

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

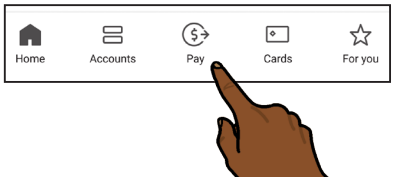


12. Tap **share** to email your receipt if you want to.

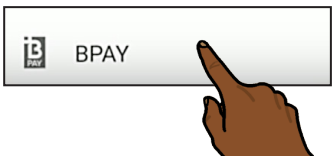
How to pay for a bill, for example phone bill, water bill, electricity bill



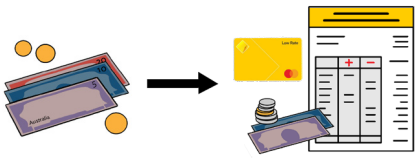
1. Log into the CommBank app.



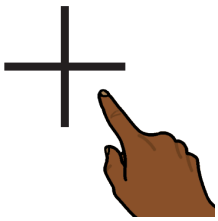
2. Tap **Pay** at the bottom of the screen.



3. Tap **BPAY**.

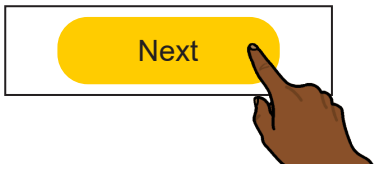


4. Choose who you want to pay the money **to**.



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

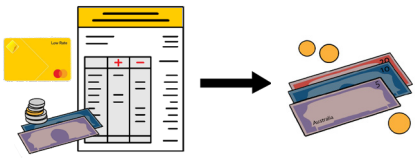
6. To add a new biller you can type the BPAY details from your bill into the app.



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

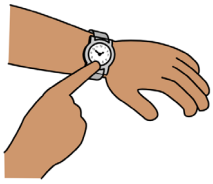
8. Type how much money you want to pay.

9. You can type a description for your records.



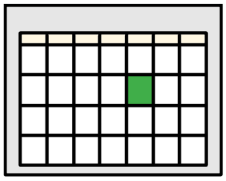
10. Choose the account you want to pay the money **from**.

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

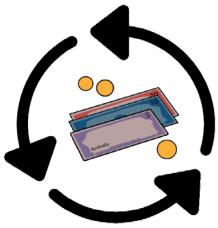


12. You can choose to

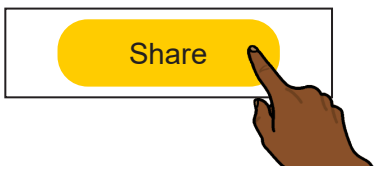
- pay now



- pay later

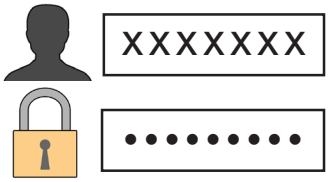


- create a recurring payment.

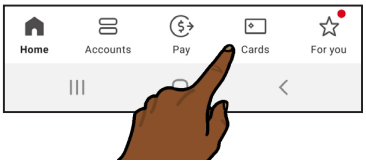


13. Tap **Share** to email your receipt.

How to set up a new card



1. Log into the CommBank app.



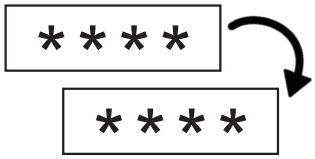
2. Tap **Cards** at the bottom of the screen.

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

4. Tap **Activate**.

5. Type your app PIN.

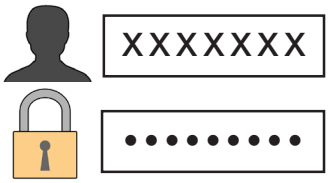
6. Type the last 4 numbers on the back of the card.



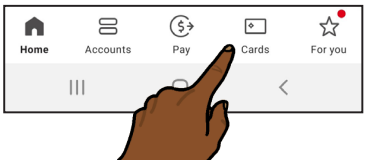
7. Choose a new card PIN, then type your card PIN again.

8. Tap **Submit**.

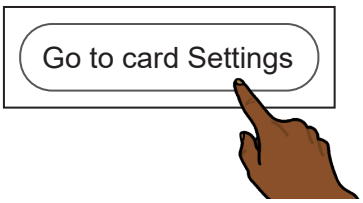
How to cancel a credit card



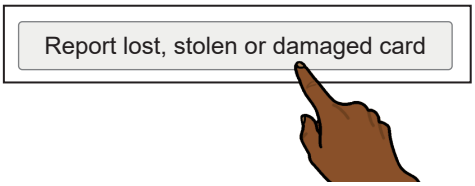
1. Log into the CommBank app.



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



3. Tap **Go to card Settings**.



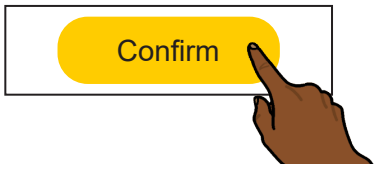
4. Tap **Report lost, stolen or damaged card**.

5. Choose

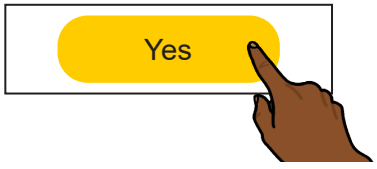
- **Lost or stolen**

or

- **Damaged**.



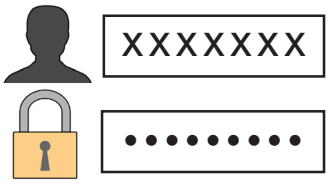
6. Tap **Confirm** if the address is right.



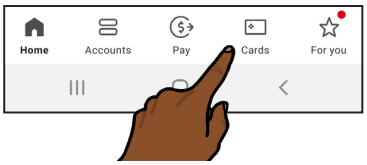
7. Tap **Yes** and we will send you a new card.

How to lock your debit or credit card temporarily

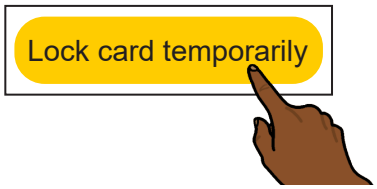
You can stop people from using your card if you cannot find it.



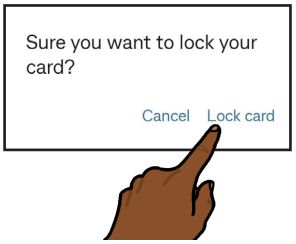
1. Log into the CommBank app.



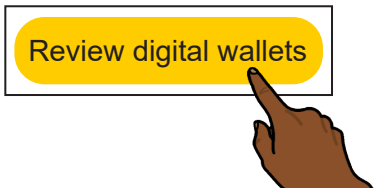
2. Tap **Cards** at the bottom of the screen.



3. Tap **Lock card temporarily**.

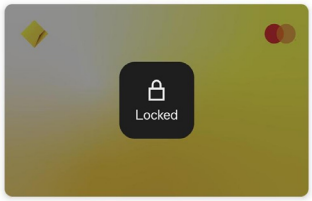


4. Tap **Lock card** if you are **sure** you want to lock your card.

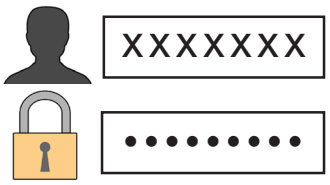


5. Take time to **Review digital wallets**.

6. Tap **OK, got it**.

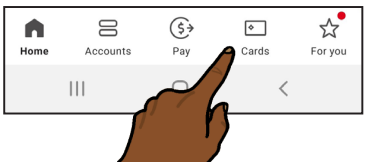


Your card is now locked.

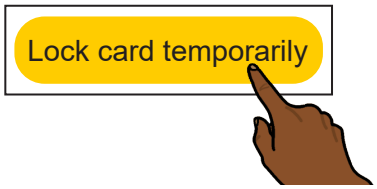


7. If you find your card, you can

- log into the CommBank app

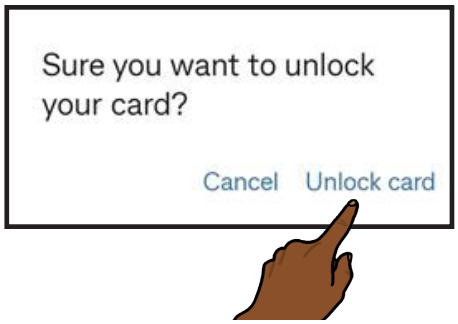


- tap **Cards** at the bottom of the screen



- tap **Lock card temporarily**.

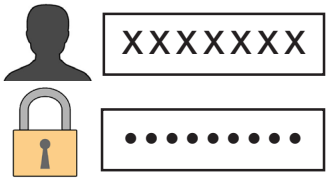
8. Slide highlighted button next to lock card temporarily.



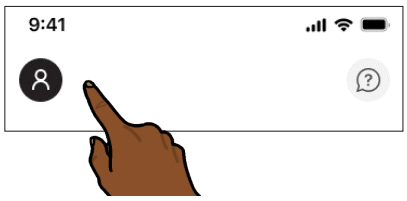
9. If the card is safely with you and you are sure you want to unlock your card, tap **Unlock card**.

10. Tap **Done** when your card has been unlocked.

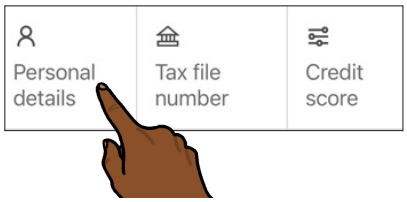
How to change your contact details



1. Log into the CommBank app.



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

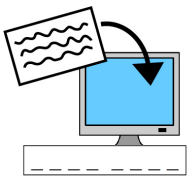


3. Tap **Personal details** in your profile.

We will take you to the NetBank website.

4. Tap **Edit** to change your

- home phone number

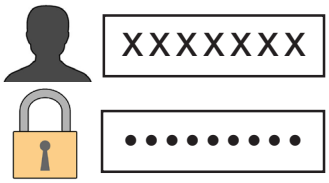


- email

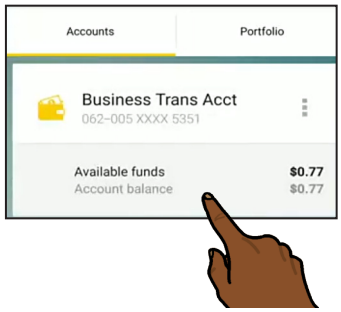
- address.

5. Tap **Save**.

Get bank statements



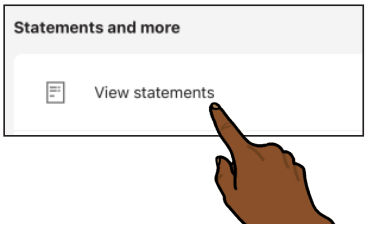
1. Log into the CommBank app.



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

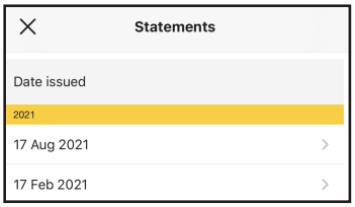
3. Tap the account that you want.

4. Tap **Manage**.



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

6. Type your CommBank app PIN if it is needed.



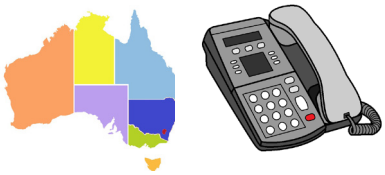
7. Tap the statement you want to read.

You can tap the **Download** button to download statements to your phone.

More information

For more information contact Commonwealth Bank.

From Australia



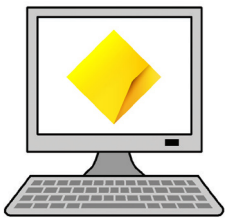
Call 13 22 21

Call anytime between 8 am to 8 pm.

Website commbank.com.au

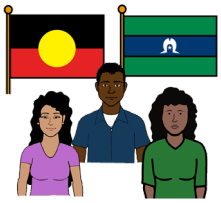
From another country

Call +61 2 9999 3283



Website
commbank.com.au/digital-banking/commbank-app.html

Indigenous Customer Assistance Line (ICAL)

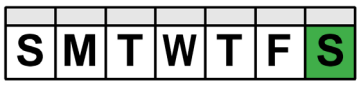


Aboriginal or Torres Strait Islander support.

Call 1800 700 628

Press option 1 for ICAL.

Monday to Friday 9 am to 8 pm, Sydney time.



Saturday 8 am to 2 pm, Sydney time.

Next Chapter

We help with domestic and family violence, including financial abuse.

Call 1800 222 387

Monday to Friday 9 am to 6 pm, closed on Public Holidays.

If you need help with 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.

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.

Website accesshub.gov.au/nrs-helpdesk

Call 1800 555 660

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Commonwealth Bank

scope