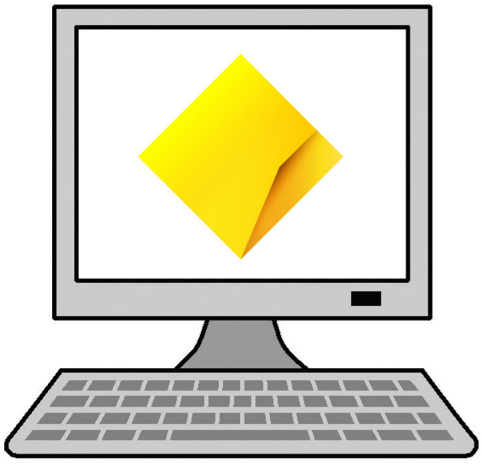
Commonwealth Bank



How to use NetBank

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.

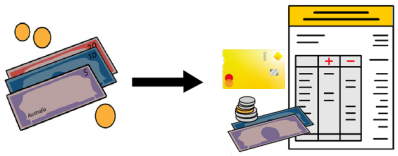
Contact information is at the end of this book.

About this book

This book is written by Commonwealth Bank.

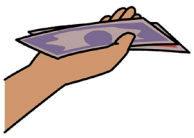
This book is about how to use **NetBank**.

NetBank is a website to bank online.



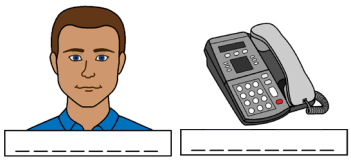
This book says how to use NetBank to

- move money between your accounts

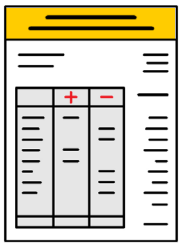


- make payments

- 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 NetBank

What you will need to set up NetBank

To set up NetBank you will need a card.

This can be

- a debit card

- a credit card

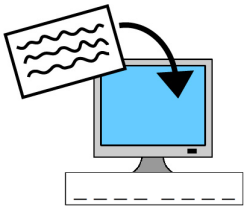
- a keycard

or

- a travel money card.

You will also need

- your mobile phone

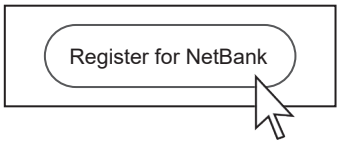


- an email address

- your card **PIN**
  - a PIN is a 4 digit number for your card.

How to set up NetBank

1. Go to the website commbank.com.au/digital-banking/netbank.html



2. Click **Register for NetBank**.

3. Enter your card number and card PIN.

4. Enter the security code.

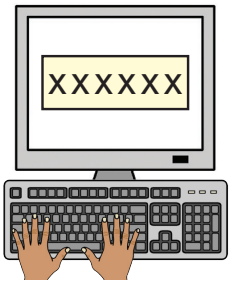
You can

- click the refresh button for a new security code

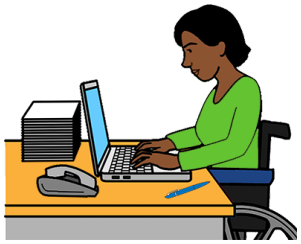
- click the speaker button to hear the security code.

5. Click **GET NETCODE** and it will be sent to your phone.

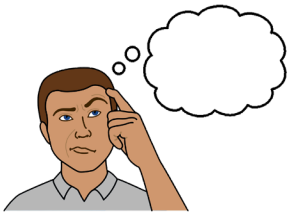
Read the NetCode message and make sure it is for the activity you are completing.



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

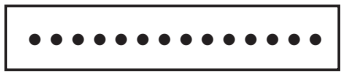


7. Enter your email address.



Make up a password that is hard to guess.

For example, a safe password



- must be between 6 and 12 characters long

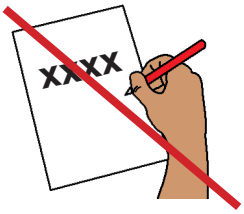
A3t!Ebq9

- 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.

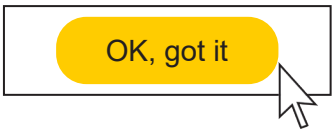
Enter the password.

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

Your client number is a number we give you when you register.

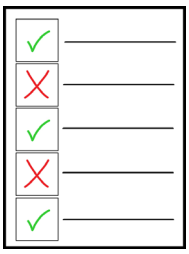
Please write down this number and keep it in a safe place.

8. Choose 2 security questions and write your answers.



9. Read our **privacy collection notice** then click **OK, got it**.

10. Read the **terms and conditions** and tick the box to say you agree.



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

11. Click **OK, got it**.

For help to set up NetBank, you can

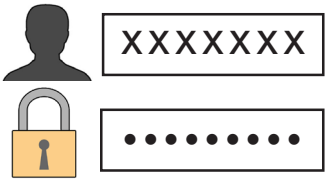
- visit any of our bank branches

- call us.

Our phone number is at the end of this book.

How to move money between accounts

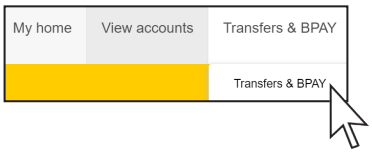
What you will need to move money



You will need your client number and password.

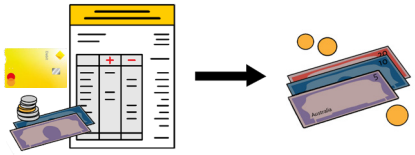
How to move money

1. Log into NetBank at this website
   NetBank.com.au

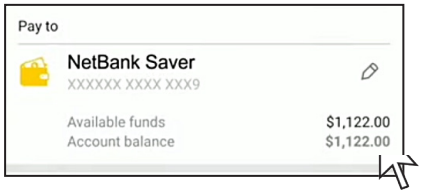


2. Click **Transfers and BPAY**.

BPAY is used to pay a business.

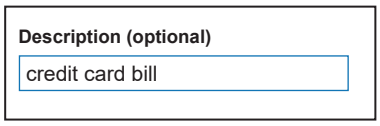


3. Choose the account you will move money **from**.



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

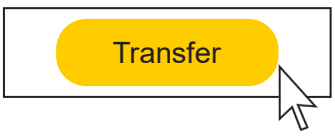
5. Enter how much money you want to move.



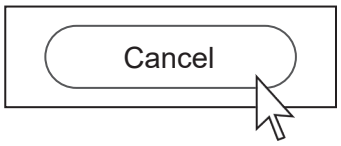
6. You can type a **description** for your records.

A description means information about the transfer.

7. Click **Next**.



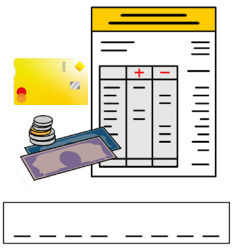
8. Click **Transfer** if the details are right.



9. Click **Cancel** if the details are wrong.

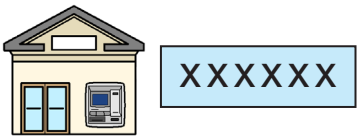
What you will need to make payments for the first time

What you will need

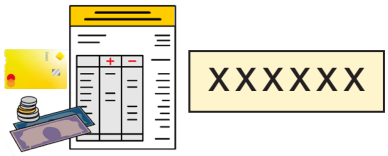


To add a new bank account you need the

- account name

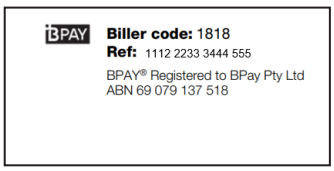


- BSB

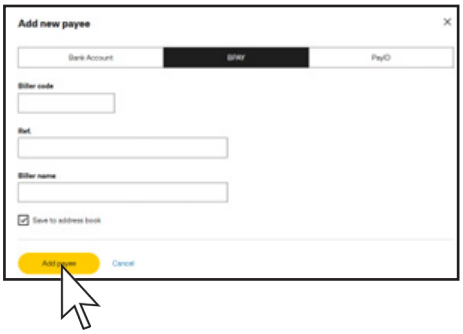


- account number.

To add a new BPAY account, check your bill for the



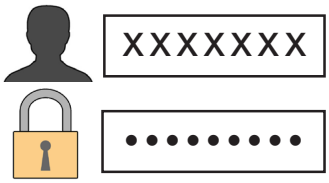
- **biller code**
  - a number you use to pay a business



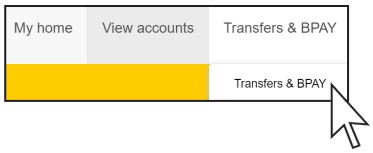
- reference

- **biller name**
  - the name of the business.

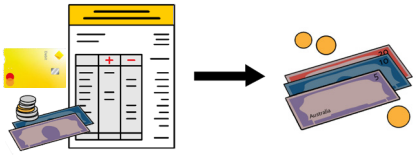
How to make a payment



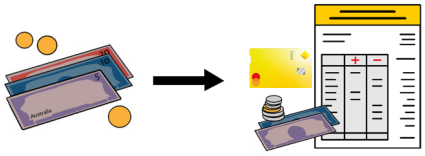
1. Log into NetBank.



2. Click **Transfers & BPAY**.



3. Choose the account you want to pay **from**.

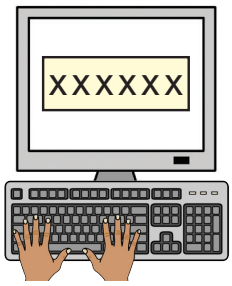


4. Choose the account you want to send money **to**.

If it is your first time making a payment

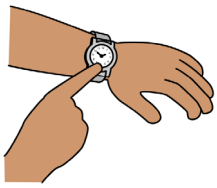
- click **GET NETCODE** and it will be sent to your phone

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



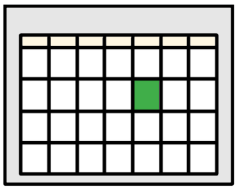
- enter the code into our website.

Click **Add New** if the bank account or BPAY account is **not** in your list.

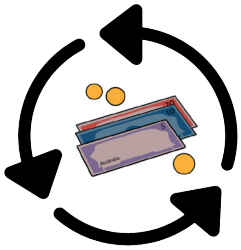


5. Choose if the payment

- happens now

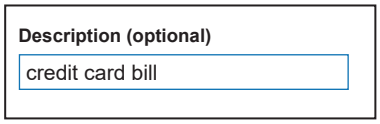


- happens later

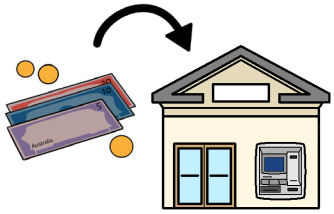


- is **recurring**
  - recurring means again and again by itself.

6. Enter how much money you want to send.



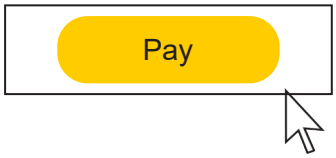
7. You can type a description for your records.



You must write a description for transfers to other banks.

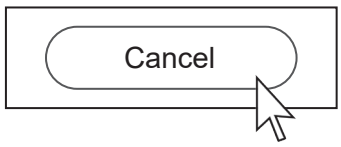
8. Click **Next**

9. You must



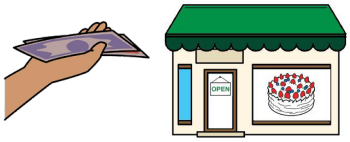
- click **Pay** if the details are right

or

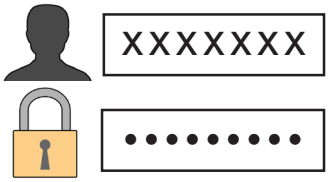


- click **Cancel** if the details are wrong and start again.

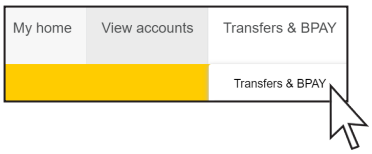
How to make BPAY payments



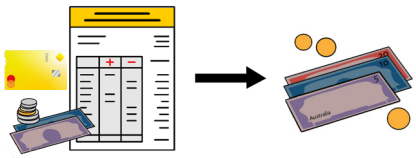
You can make quick payments to a business you paid in the past.



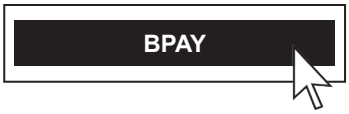
1. Log into NetBank.



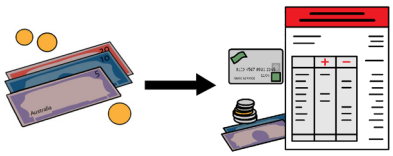
2. Click **Transfers and BPAY**.



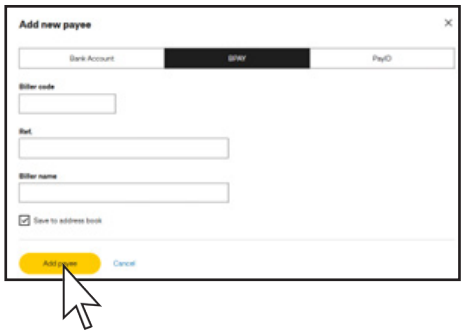
3. Choose the account you will pay **from**.



4. Click **To** and **BPAY**.



5. Choose the business you will pay **to**.



If this is a new biller, you will need to click **Add new**, then type the

- **biller code**
- **reference number**
- **biller name**.

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

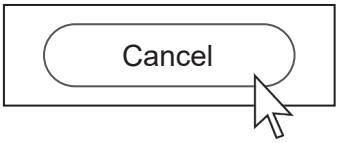
6. Click **Add payee**.

7. Enter how much money you want to pay.

8. To check that the details are correct, you must

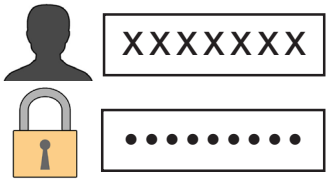
- click **Next** if the details are correct then click **Pay**

or

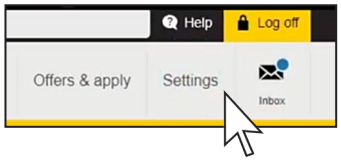


- click **Cancel** if the details are wrong and start again.

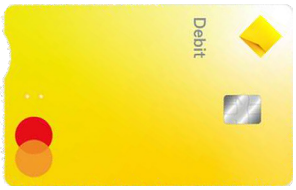
How to set up a new card



1. Log into NetBank.



2. Click **Settings**.



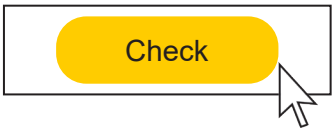
3. Find **Security** and click

- **Debit MasterCard activation**

or

- **Visa Debit Card activation**.

4. Enter the last 4 numbers of your new card.

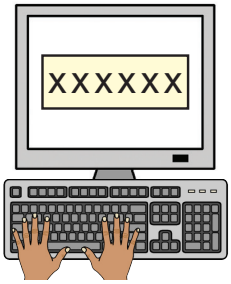


5. Click **Check**.

6. Enter a new PIN and click **Set PIN**.

7. Click **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.

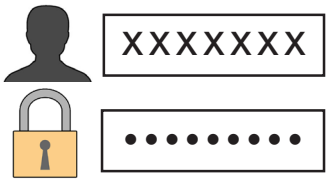


8. Enter the code from your phone to our website.

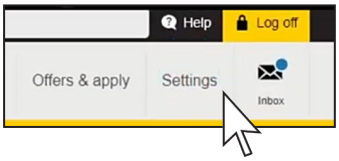
9. Click **Activate**.

Your card will be ready to use.

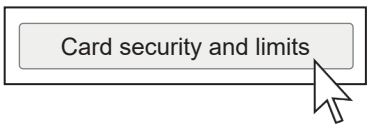
How to cancel a card



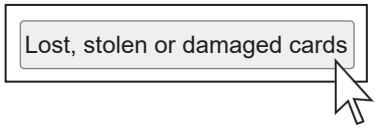
1. Log into NetBank.



2. Click **Settings**.

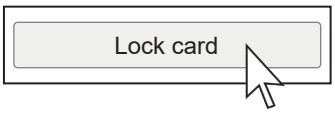


3. Find **Card security & limits**.

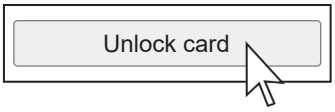


4. Click **Lost, stolen or damaged cards**.

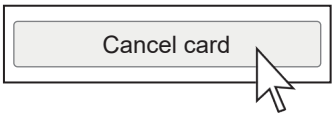
5. Click **Manage** next to the card that was lost or stolen.



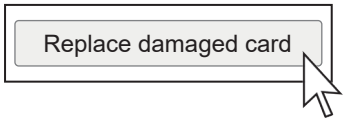
6. Click **Lock card** so that it **cannot** be used if someone stole it.



You can unlock it again if you find your card.



7. You can choose to click **Cancel card** to get a new one instead.

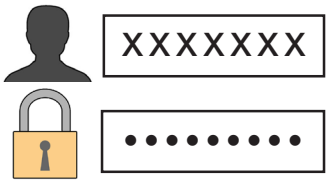


8. You can choose to click **Replace damaged card** to get a new card if it is broken.

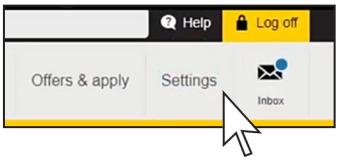
9. Check if the address details are correct.

10. Click **Confirm**.

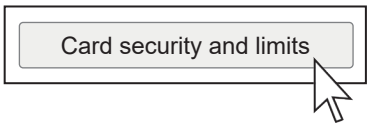
How to lock your debit or credit card temporarily



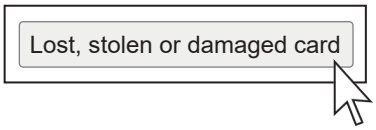
1. Log into NetBank.



2. Click **Settings**.

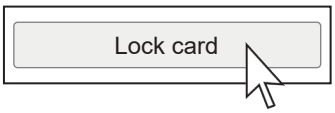


3. Find **Card security & limits**.



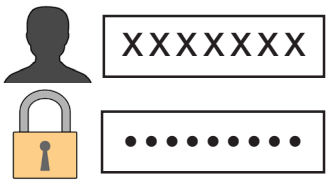
4. Click **Lost, stolen or damaged card**.

5. Click **Manage** on the card you want.



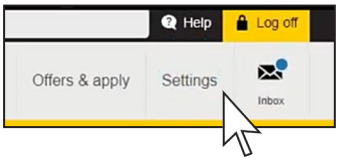
6. Click **Lock Card**.

7. Click **Confirm**.

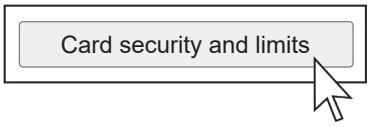


8. If you find your card you must

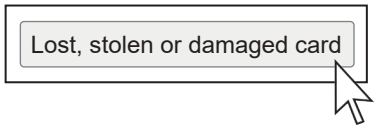
- log into NetBank



- click **Settings**.

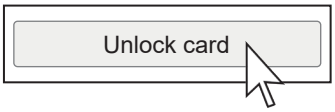


9. Find **Card security & limits**.



10. Click **Lost, stolen or damaged cards**.

11. Click **Manage** on the card you want.

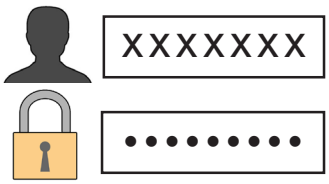


12. If the card is safely with you and you are sure you want to unlock your card, click **Unlock card**.

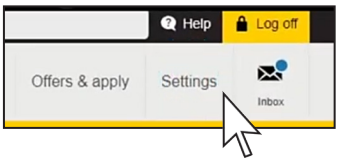
13. Click **Confirm.**

Your card has been unlocked.

How to change your contact details



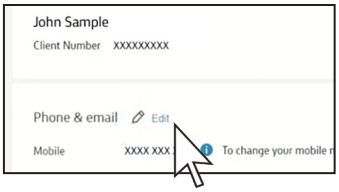
1. Log into NetBank.



2. Click **Settings**.

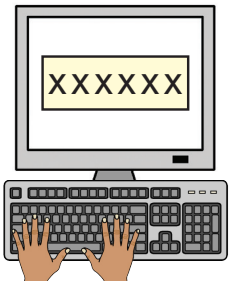
3. Find **My details**.

4. Click **My contact details**.



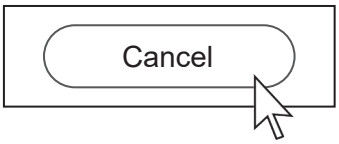
5. Click **Edit** to change your details.

6. Click **GET NETCODE** and it will be sent to your phone.



7. Enter the NetCode sent to your phone into NetBank.

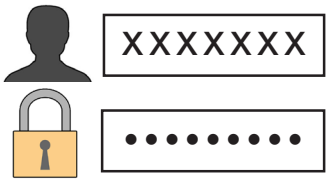
Read the NetCode message and make sure it is for the activity you are completing.



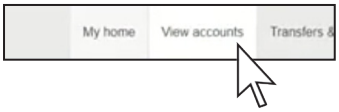
8. Click **Cancel** to not continue with the change.

9. Enter the changes and click **Save**.

How to get bank statements



1. Log into NetBank.



2. Click **View accounts**.

3. Click **Statements**.

4. Choose your account from the list.

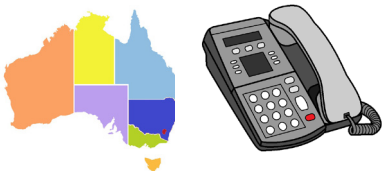
5. Select the date issued you would like to download.

6. Click **Download** for the first statement you need.

More information

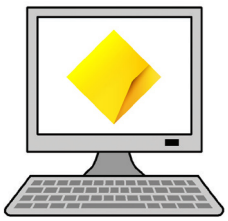
For more information contact Commonwealth Bank.

From Australia



Call 13 22 21

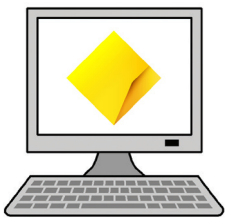
Call anytime between 8 am to 8 pm.



Website commbank.com.au

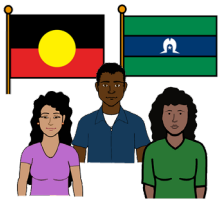
From another country

Call +61 2 9999 3283



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

Indigenous Customer Assistance Line (ICAL)

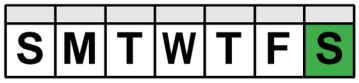


Aboriginal or Torres Strait Islander support.

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

Notes

Notes

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Commonwealth Bank

scope