How to use NetBank

Commonwealth Bank

Easy English
Hard words

This book has some hard words.

The first time we write a hard word
● the word is in blue

● we write what the hard word means.

You can get help with this book

You can get someone to help you
● read this book

● know what this book is about

● find more information.
About this book

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 1 of these

- a debit card
- a credit card
- a keycard
- 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/NetBank

2. Click Register for NetBank.

3. Type your card number and PIN.

4. Type the security code.

   Click the speaker button to hear the security code.

   Click the refresh button or a new security code.

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

6. Copy the code from your phone to our website.
7. Type your email address and choose a password.

Make sure your password is hard to guess.
For example, a safe password

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

To keep your password safe
- do not tell anyone your password
- do not write your password down.
8. 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.

For help to set up NetBank
- 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 NetBank ID and password.

Your NetBank ID is a number we gave you when you registered.

How to move money


2. Click Transfers and BPAY.

3. Choose the account you will move money from.
4. Choose the account you will move money to.

5. Type how much money you want to move.

6. You can type a description for your records.

A description includes information about the transfer.

7. Click Next.

8. Click Transfer if the details are right.

9. Click Cancel if the details are wrong.
How 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
- biller code
- reference
- biller name.
How to make a payment

1. Log into NetBank.

2. Click Transfers & BPAY.

3. Choose the account you want to pay from.

If it is your first time making a payment

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

- copy the code from your phone to our website.
4. Choose the account you want to send money to.

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

Bank accounts are used to pay a person.

BPAY is used to pay a business.

5. Choose if the payment

- happens now
- happens later
- is **recurring**
  - recurring means again and again by itself.
6. Type how much money you want to move.

7. You can type a description for your records.

You must write a description for transfers to other banks.

8. Click **Next**

9. Click **Pay** if the details are right or click **Cancel** if the details are wrong and start again.
How to make quick payments

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

1. Log into NetBank.

2. Find **Transfer and BPAY**.

3. Click **BPAY**.

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

5. Choose the business you will pay.

6. Type how much money you want to pay.

7. Click **Next** if the details are right or **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 choose
   - **Credit card activation**
   - **Debit MasterCard activation**.

4. Type the last 4 numbers on your new card.

5. Click **Check**.

6. Type a new PIN and click **Set PIN**.
7. Click **GET NETCODE** and it will be sent to your phone.

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

9. Click **Activate**.

Your card will be ready to use.
How to cancel a credit card

1. Log into NetBank.

2. Click **Settings**.

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

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

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

   You can unlock it again if you find your card.

6. You can choose to click **Cancel card** to get a new one instead.
7. You can choose to click **Replace damaged card** to get a new card if it is broken.

8. Check the address details are correct.

9. Click **Confirm**.

**How to change your contact details**

1. Log into NetBank.

2. Click **Settings**.

3. Click **My contact details**.

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

5. Click **GET NETCODE** and it will be sent to your phone.
6. Copy the code from your phone to our website.

7. Click **Cancel** to change your details.

8. Type 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. Click **Download** for the statement you need.
More information

For more information contact Commonwealth Bank.

Call us on 13 22 21.

6 am to 10 pm

Website
commbank.com.au
If you are deaf or have a hearing or speech impairment

Use the National Relay Service and give the officer the phone number you want to call.

[Website Link]

nrschat.nrscall.gov.au/nrs/internetrelay

Call 1300 555 727

Ask the NRS officer to call the number you want to call.

If you do not speak English

Contact us through the Translating and Interpreting Service or TIS.

Call 131 450

Ask the TIS to call the number you want to call.