

Creating and Cancelling a Notice on the Capital Growth Account

About this Guide

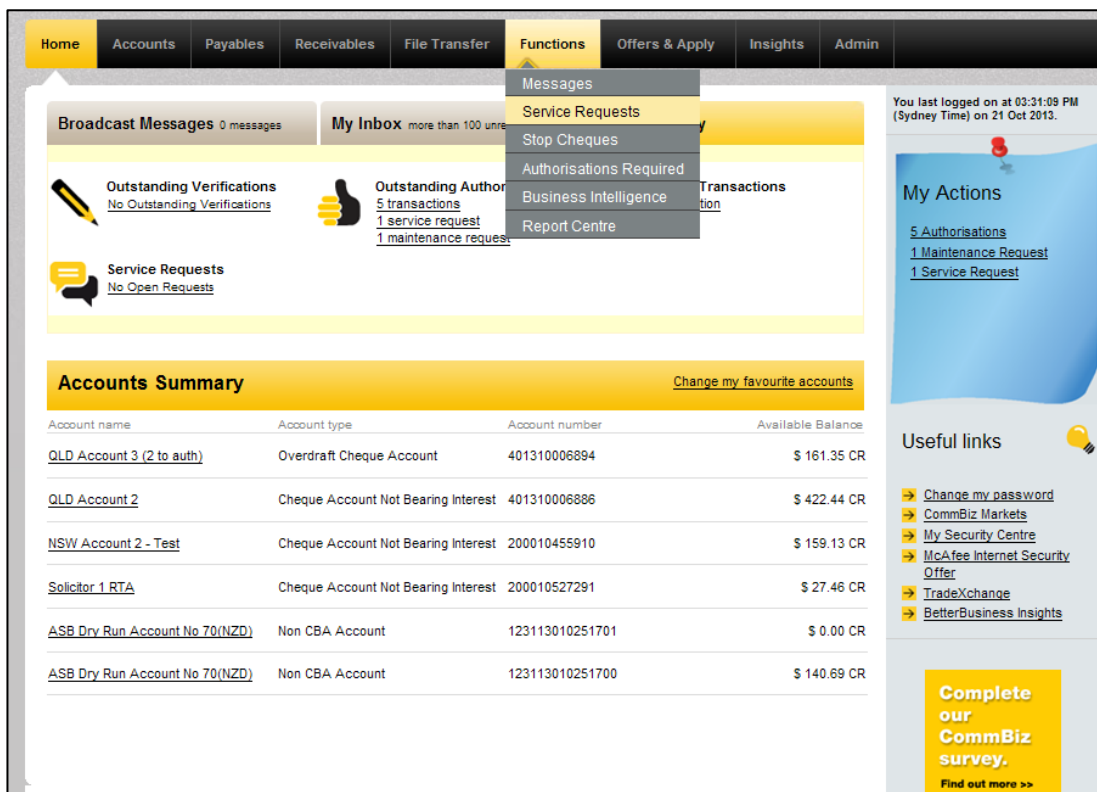
This guide takes you through the process of creating and cancelling a notice on your Capital Growth Account.

Before you start

You must have access to view and create on this account, including Service Request entitlement held under Admin. You must also be on the Electronic Account Authority of the account in order to authorise the notice.

Creating Notices

1. Open your internet browser, visit www.commbiz.com.au and log in to CommBiz.
2. On the top menu navigate to **Functions > Service Requests**



The screenshot shows the CommBiz web interface. The top navigation bar includes 'Home', 'Accounts', 'Payables', 'Receivables', 'File Transfer', 'Functions', 'Offers & Apply', 'Insights', and 'Admin'. The 'Functions' menu is open, showing options: 'Messages', 'Service Requests', 'Stop Cheques', 'Authorisations Required', 'Business Intelligence', and 'Report Centre'. The 'Service Requests' option is highlighted. Below the navigation bar, there are sections for 'Broadcast Messages', 'My Inbox', 'Outstanding Verifications', 'Outstanding Authorisations', 'Service Requests', and 'Accounts Summary'. The 'Accounts Summary' table lists several accounts with their details and available balances.

Account name	Account type	Account number	Available Balance
QLD Account 3 (2 to auth)	Overdraft Cheque Account	401310006894	\$ 161.35 CR
QLD Account 2	Cheque Account Not Bearing Interest	401310006886	\$ 422.44 CR
NSW Account 2 - Test	Cheque Account Not Bearing Interest	200010455910	\$ 159.13 CR
Solicitor 1 RTA	Cheque Account Not Bearing Interest	200010527291	\$ 27.46 CR
ASB Dry Run Account No 70(NZD)	Non CBA Account	123113010251701	\$ 0.00 CR
ASB Dry Run Account No 70(NZD)	Non CBA Account	123113010251700	\$ 140.69 CR

3. Select **Notice Management**

The Notice Management screen provides you a breakdown of your Capital Growth Account, including the interest rate and balance applicable to the three balance classifications.

Helpful Hint:

You can also view all current notices applicable to this account.

4. Select **Submit Notice** to expand the workspace to create a new notice

The screenshot shows the 'Notice Management' interface. At the top, there's a navigation bar with 'Functions' selected. Below it, the 'Notice Management' section is active. A dropdown menu shows the account 'CGA Test 8 | 200015177788' with a 'SHOW' button. Below this is a table of balance classifications:

Account	Account number	Balance Classification	Rate	Balance
CGA Test 8	200015177788	Account Balance		\$100.01 CR
Capital Growth Account		Available Balance		\$0.00 CR
Notice Period: 60 Days		On Hold	2.60% p.a.	\$74.41 CR
		On Notice	2.50% p.a.	\$25.60 CR
		At Call	0.00% p.a.	\$0.00 CR

Below the table is a 'SUBMIT NOTICE' button. Underneath is a form to create a new notice with fields for 'On Notice Date' (dd/mm/yyyy), 'Date At Call', 'Description', and 'Amount'. There are 'CLOSE' and 'SUBMIT' buttons. Below the form is a 'Current Notices' section showing 3 notices found, displaying 1-3 notices:

On Notice Date	At Call Date	Request ID	Status	Description	Amount
16/11/2013	15/01/2014	CR - 1896013	Active	001 Amnt less 10	\$9.85
17/11/2013	16/01/2014	CR - 1896010	Active	Pending	\$10.00
18/11/2013	17/01/2014	CR - 1897018	Active	verify status change	\$5.75

Hint: You can switch between the 'On Notice Date' and the 'Date At Call'.

5. Enter the **On Notice Date** or **Date At Call**, a **Description** which can be used for your reference and the **Amount** for the new notice on your Capital Growth Account.

Only one notice can be due for completion on any one day for an account.

Note: You can future date the At Call Notice date by 15 months. The Notice period will not commence until the Start date has been reached and funds will remain in the 'Balance on Hold' classification.

6. Click **Submit**

7. Upon submission, depending on the date option chosen, the **Date At Call** or the **On Notice Date** will be automatically calculated based on the notice period of your account.

Functions Notice Management

Account: CGA Test 8 | 200015177788 **SHOW**

Account	Account number	Balance Classification	Rate	Balance
CGA Test 8	200015177788	Account Balance		\$100.01 CR
Capital Growth Account		Available Balance		\$0.00 CR
Notice Period: 60 Days		On Hold	2.60% p.a.	\$74.41 CR
		On Notice	2.50% p.a.	\$25.60 CR
		At Call	0.00% p.a.	\$0.00 CR

On Notice Date 2/12/2014 **Date At Call** 31/01/2015 **Description** Short Term Funding **Amount** \$50.00

CLOSE **MODIFY** **CONFIRM**

Current Notices

3 notices found, displaying 1-3 notices

On Notice Date	At Call Date	Request ID	Status	Description	Amount
16/11/2013	15/01/2014	CR - 1896013	Active	001 Amnt less 10	\$9.85
17/11/2013	16/01/2014	CR - 1896010	Active	Pending	\$10.00
18/11/2013	17/01/2014	CR - 1897018	Active	verify status change	\$5.75

3 notices found, displaying 1-3 notices

Note:

- i. On Notice Date is the date on which the funds will move from 'Balance on Hold' to 'Balance on Notice'
- ii. Date At Call date is the date on which the funds will be in the 'Balance At Call' classification and available for withdrawal

You can **modify** the notice before confirmation should you wish to change the dates or Amount.

Note: When future dating notices, please ensure there is no other pending notices due for completion on the same day (same 'At Call' date). Should there be a pending notice, cancel and recreate a new notice for the combined amount.

- Select **Confirm**. A Request ID will be generated and the status of the request will update to 'Confirmed'.

A 'Capital Growth Account Create Notice' request will be created, as reflected by the Request ID.

Helpful Hint: Did you know you can create a future dated transfer out of the Capital Growth Account to coincide with your notice completion date ('**Date at Call**' of the notice you have just created). This will provide added convenience with your everyday banking.

- You will then be requested to enter the **Authorisation details**. Enter your credentials to authorise the Notice.

The screenshot displays the 'Notice Management' section of a banking application. At the top, there is a navigation bar with tabs for Home, Accounts, Payables, Receivables, Markets, File Transfer, **Functions**, Offers & Apply, Insights, and Admin. Below this, the 'Functions' menu is open, showing options like Messages, Service Requests, Service Request Status List, Change Account Address, Reorder Cheque Book, Manage Statements, **Notice Management**, Stop Cheques, Authorisations Required, and Report Centre.

The main content area is titled 'Notice Management' and shows the account 'ANA 01 | 200014300772'. Below this, there is a table of account balances:

Account	Account number	Balance Classification	Rate	Balance
ANA 01	200014300772	Account Balance		\$1,094,937.04 CR
Capital Growth Account		Available Balance		\$13,112.98 CR
Notice Period: 31 Days		On Hold	4.10% p.a.	\$1,080,049.03 CR
		On Notice	3.60% p.a.	\$1,519.01 CR
		At Call	0.00% p.a.	\$13,369.00 CR

Below the table, there is a 'SUBMIT NOTICE' button. Further down, there is a table of notices:

Start Notice	Date at call	Request ID	Status	Description	Amount	Submitted by
18/10/2013	18/11/2013	CR - 1726040	Confirmed	test ANA	\$233.36	Nona Nadia

At the bottom, there is an 'Authorisation details' form with fields for 'Login ID', 'Password', and 'Token Password'. There are also 'Close', 'Reject', and 'Authorise' buttons.

Note: You will only view this if you are an Authoriser on the Capital Growth Account.

- The authorisation process is governed by the electronic method of operation on the account. If more than one Authoriser is required, the request will go to a Partially Authorised status until all required Authorisers have authorised the request.

11. Please refer to the table below for a description of the statuses on the **Capital Growth Account Create Notice** request.

Status	Description	Next Stage
Pending	The start date of the notice is in the future. When the start date arrives, the status of the notice will change to Active and the funds will automatically move from 'Balance on Hold' to 'Balance on Notice' classification.	Active
Active	The notice is currently active and the funds are reflected in the 'Balance on Notice' classification The request will move to a completed status when the notice period has been served. The funds will then automatically move to the 'Balance At Call' classification.	Completed
Completed	The notice has been completed after serving the notice period. The funds are reflected in the 'Balance At Call' classification.	-
Cancelled	The notice has been cancelled before completion. The funds have been returned back to the 'Balance On Notice' classification.	-

Cancelling Notices

1. On the top menu navigate to **Functions > Service Requests**
2. Select **Notice Management**. The Notice Management screen provides you a view all current notices applicable to this account.

Account	Account number	Balance Classification	Rate	Balance
CGA Test 3	200015175926	Account Balance		\$1,143.49 CR
Capital Growth Account		Available Balance		\$649.49 CR
Notice Period: 90 Days		On Hold	2.90% p.a.	\$373.44 CR
		On Notice	2.65% p.a.	\$120.56 CR
		At Call	0.00% p.a.	\$649.49 CR

On Notice Date	At Call Date	Request ID	Status	Description	Amount
26/10/2013	24/01/2014	CR - 1865399	Active	Minimum Amount	\$0.01
27/10/2013	25/01/2014	CR - 1865406	Active	FD commbiz user	\$65.00
16/11/2013	14/02/2014	CR - 1897023	Active	010 Cancel Notice	\$55.55
24/11/2013	22/02/2014	CR - 1897014	Pending	Testing Limit 5	\$4.99
23/02/2014	24/05/2014	CR - 1897015	Pending	Testing limit over 5	\$5.01
02/04/2014	01/07/2014	CR - 1897017	Pending	Testing over 5	\$6.00

3. Select the notice that you wish to cancel. Only Active and Pending notices can be cancelled.
4. Select **Cancel Notice** to continue to cancel the notice.

On Notice Date	At Call Date	Request ID	Status	Description	Amount
26/10/2013	24/01/2014	CR - 1865399	Active	Minimum Amount	\$0.01

Submitted By	Submitted Date	Authorised By	Authorised Date	Reference ID
Navleen Sharan	26/10/2013	Navleen Sharan	26/10/2013	00000000000000000071

5. Select **Confirm**.

On Notice Date	At Call Date	Request ID	Status	Description	Amount
26/10/2013	24/01/2014	CR - 1865399	Active	Minimum Amount	\$0.01

- A Request ID will be generated and the status of the request will update to 'Confirmed'. A 'Capital Growth Account Cancel Notice' request will be created, as reflected by the Request ID.

Enter the **Authorisation details** to authorise the cancellation

Functions Notice Management

Account: CGA Test 3 | 200015175926 **SHOW**

Account	Account number	Balance Classification	Rate	Balance
CGA Test 3	200015175926	Account Balance		\$1,143.49 CR
Capital Growth Account		Available Balance		\$649.49 CR
Notice Period: 90 Days		On Hold	2.90% p.a.	\$373.44 CR
		On Notice	2.65% p.a.	\$120.56 CR
		At Call	0.00% p.a.	\$649.49 CR

SUBMIT NOTICE

On Notice Date	At Call Date	Request ID	Status	Description	Amount
26/10/2013	24/01/2014	CR - 1865399	Active	Minimum Amount	\$0.01

Reference ID	Submitted By	Submitted Date	Authorised By	Authorised Date
00000000000000000071	Navleen Sharan	26/10/2013	Navleen Sharan	26/10/2013

Cancel Request ID	Cancel Request Status	Submitted By	Submitted Date
CR - 1905205	Confirmed	Navleen Sharan	21/11/2013

Authorisation Details

Login ID: Password: Token Password:

Close **Reject** **Authorise**

Note: You will only view this if you are an Authoriser on the Capital Growth Account.

Helpful Hint: Please cancel any payments you may have scheduled from the Capital Growth Account to coincide with the Date At Call

- The authorisation process is governed by the electronic method of operation on the account. If more than one Authoriser is required, the request will go to a Partially Authorised status until all required Authorisers have authorised the request.