

Managing your Capital Growth Account

About this Guide

This guide takes you through a range of functions available in CommBiz to manage your Capital Growth Account. These include:

- I. Viewing Account Information
- II. Viewing and Exporting Transaction History
- III. Viewing Notice History
- IV. Viewing and Exporting Non-Financial Transactions
- V. Authorising Notices

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.

I. Viewing Account Information

1. Open your internet browser, visit www.commbiz.com.au and log in to CommBiz.
2. On the top menu navigate to **Accounts > Account Information**
3. Search for the Capital Growth Account using simple predictive text, by typing any part of the account name and/or account number in the 'Account' field and the predictive search will display the accounts that match the same sequence

Accounts **View Account Information**

Account: ANA 01 | 200014300772 **SHOW** Search Accounts

Account Name	Account Type	Account Number	Account Balance	Available Balance
ANA 01	Capital Growth Account	200014300772	\$1,094,968.04 CR	\$13,206.99 CR

General Information **▲** Details

Account Mailing Address: 5 NEW ADDRESS ST, SYDNEY, NSW, 2000

Account Owner(s): WENTWORTH POINT COMMUNITY

Account Title: SECRETARY

Account to Charge Fees to: -

Currency: AUD

Excess Debit Interest Rate: 17.94% p.a.

Last Statement: [View](#)

Open Date: 26/09/2013

Interest, Charges and Taxes ▲	This Accrual Period	Last Financial Year	This Financial Year
Deposit Interest	N/A	N/A	N/A
Loan Interest	N/A	N/A	N/A
NR Withholding Tax	N/A	N/A	N/A
TFN Withholding Tax	N/A	N/A	N/A

[Click here to view Account confirmation Letter](#)

4. You can also view the 'Account Confirmation Letter' by clicking in the hyperlink available at the bottom on the **View Account Information** screen

Offer Confirmation Letter[1].pdf - Adobe Reader

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

Account details

Account type Capital Growth Account
BSB 062-000
Account number 1430 0772
Account title WENTWORTH POINT COMMUNITY
TFN/ABN E exemption No quoted

You are not required to provide your Tax File Number (TFN) or Australian Business Number (ABN). However, if you do not provide a TFN, ABN or TFN exemption, the Bank is required by law to deduct tax from any interest you earn, above a certain threshold.

Features This is to test Day2. Modify 90 days notice period to 3 days notice period.

Credit interest

These are the current interest rates that apply to your account however these are subject to change.

Balance Classification	Balance	Standard interest rate
Balance On Hold	Up to \$1.99	4.10% p.a. RBA + TCR
Balance On Hold	\$2.00 and over	4.30% p.a. RBA + TCR
Balance On Notice	Up to \$0.99	3.80% p.a. RBA + TCR
Balance On Notice	\$1.00 and over	3.30% p.a. RBA + TCR
Balance At Call	\$0.01 and above	0.00% p.a.

When is interest paid? We pay interest monthly. Your next interest payment date is on 01 November 2013.

Fees This section shows some of the fees and charges that apply to your account. For more information on other fees and charges that may apply, please see the Terms and Conditions brochure provided.

The Account Confirmation Letter provides an outline of the account fees and charges, including credit interest rates.

II. Viewing and Exporting Transaction History

1. Open your internet browser, visit **www.commbiz.com.au** and log in to CommBiz.
2. On the top menu navigate to **Accounts > Transaction History**
3. The **View Transaction History Page** is displayed
4. From the 'Account' field, select the account for which you wish to view the transaction history.

Note: Clicking on 'show favourites' will display your favourite accounts only, as set on your profile.

5. Using the search criteria, choose the date range for which you wish to view the transactions then click the **Show** button.

Note: The default search of **All** will retrieve 15 months worth of transaction data, unless the account has been opened within 15 months.

6. The list of located transactions is displayed

The screenshot shows the 'View Transaction History' page in the CommBiz system. The top navigation bar includes 'Home', 'Accounts', 'Payables', 'Receivables', 'Markets', 'File Transfer', 'Functions', 'Offers & Apply', 'Insights', and 'Admin'. The 'Accounts' menu is active, and the 'View Transaction History' page is displayed. The page features a search bar for accounts with the account number 'ANA 01 | 200014300772' and a 'SHOW' button. A sidebar on the left lists various account-related options. The main content area displays account details for 'ANA 01' and a table of transactions. The table has columns for Date, Description, Debit, Credit, and Balance. Two transactions are listed for 18/10/2013. At the bottom, there's an 'EXPORT TRANSACTIONS' button and a dropdown menu for 'Export format' with options for PDF and CSV.

Account Name	Account Type	Account Number	Arrangement ID	Account Balance	Available Balance	View Statement
ANA 01	Capital Growth Account	200014300772		\$1,094,946.39 CR	\$13,112.98 CR	View

Date	Description	Debit	Credit	Balance
18/10/2013	Transfer From COMMBIZ TRANSFER tom		\$9.35	\$1,094,946.39 CR
18/10/2013	Direct Credit 301500 MONTE SANT ANGEL Co test stop3	\$20.00		\$1,094,937.04 CR

7. Transaction History can be exported in PDF or CSV formats

III. Viewing Notice History

1. Open your internet browser, visit **www.commbiz.com.au** and log in to CommBiz.
2. On the top menu navigate to **Accounts > Transaction History**, then select **Notice History**.
3. From the 'Account' field, select the account for which you wish to view the notice history.
4. Using the search criteria, choose the date range for which you wish to view the notices then click the **Show** button.

Note: The default search of **All** will retrieve 15 months worth of notice history, unless the account has been opened within 15 months.

5. The list of located historical notices is displayed.

At call	Notice date	Reference	Status	Description	Amount
12/10/2013	09/10/2013	CR - 1680052	Active	test	\$100,000.00
20/10/2013	17/10/2013	CR - 1724024	Active	test	\$12.00
13/10/2013	10/10/2013	CR - 1682029	Pending	notice period start	\$250,000.00
15/10/2013	12/10/2013	CR - 1694028	Pending	smoke test 2	\$1,000,001.00
16/10/2013	13/10/2013	CR - 1699038	Pending	huys notice2	\$12.96
17/10/2013	14/10/2013	CR - 1699039	Pending	huys notice3	\$45.00
18/10/2013	15/10/2013	CR - 1699040	Pending	huys notice 4	\$22.09
19/10/2013	16/10/2013	CR - 1705027	Pending	smoke 1	\$33.01
21/10/2013	18/10/2013	CR - 1713023	Pending	defect retest 1	\$100.34
22/10/2013	19/10/2013	CR - 1720029	Pending	dstda	\$12.00

IV. Viewing and Exporting Non-Financial Transactions

1. Open your internet browser, visit **www.commbiz.com.au** and log in to CommBiz.
2. On the top menu navigate to **Accounts > Account Changes**.
3. From the 'Account' field, select the account for which you wish to view the non-financial transactions (changes).

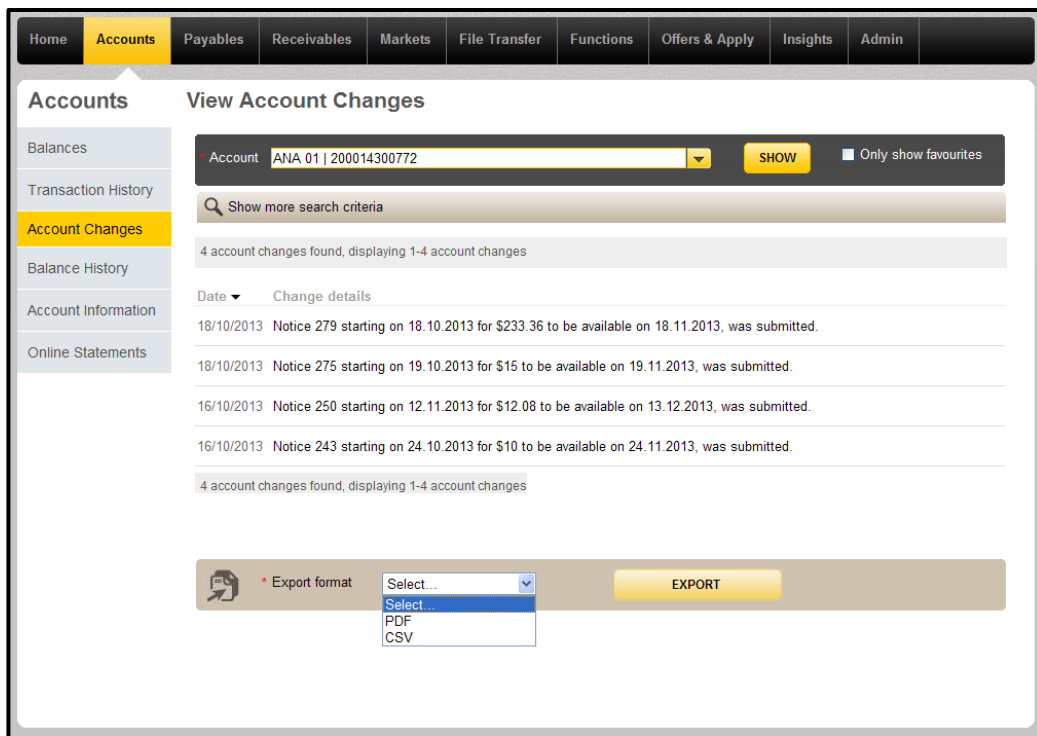
Note: Clicking on 'show favourites' will display your favourite accounts only, as set on your profile.

The screenshot shows the 'View Account Changes' page in the CommBiz system. At the top, there is a navigation menu with tabs for Home, Accounts, Payables, Receivables, File Transfer, Functions, Offers & Apply, Insights, and Admin. The 'Accounts' tab is selected. Below the navigation, the page title is 'Accounts View Account Changes'. On the left, there is a sidebar menu with options: Balances, Transaction History, Account Changes (highlighted), Balance History, Account Information, and Online Statements. The main content area has a search bar for 'Account' with a dropdown menu and a 'SHOW' button. There is also a checkbox for 'Only show favourites'. Below the search bar, there is a section for search criteria with a 'Hide more search criteria' button. Under 'Dates', there are three radio button options: 'All', 'Exact' (with a date input field 'dd/mm/yyyy'), and 'From' (with 'From' and 'To' date input fields and a 'Up to 15 months' label). A 'SHOW' button is located at the bottom right of the search criteria section.

4. Using the search criteria, choose the date range for which you wish to view the transactions then click the **Show** button.

Note: The default search of **All** will retrieve 15 months worth of transaction data, unless the account has been opened within 15 months.

5. The list of located non-financial transactions is displayed.



6. Transaction History can be exported in PDF or CSV formats

V. Authorising Notices

1. Open your internet browser, visit **www.commbiz.com.au** and log in to CommBiz.
2. On the **Home** page, the 'My Actions' blue sticky note will be updated to reflect any Service Requests that require authorisation. This will include any Notices for the Capital Growth Account.

The screenshot shows the CommBiz Home page dashboard. At the top, there is a navigation menu with tabs: Home, Accounts, Payables, Receivables, Markets, File Transfer, Functions, Offers & Apply, Insights, and Admin. Below the navigation, there are three main sections: Broadcast Messages (1 message), My Inbox (72 unread messages), and My Summary. The My Summary section contains three cards: Outstanding Verifications (No Outstanding Verifications), Outstanding Authorisations (3 service requests), and Today's Transactions (No Transactions Today). Below these is a Service Requests card showing 54 open requests. A yellow banner for 'Accounts Summary' is visible, with a link to 'Change my favourite accounts'. Below this is a table of accounts with columns for Account name, Account type, Account number, and Available Balance. On the right side, there is a 'My Actions' blue sticky note with a link to '3 Service Requests', a 'Useful links' section with links to Change my password, CommBiz Markets, My Security Centre, McAfee Internet Security Offer, and TradeXchange, and a yellow box that says 'We'd like to hear from you.'.

Account name	Account type	Account number	Available Balance
Architectural Spot4rent G	Cheque Account Not Bearing Interest	202810288857	\$ 1,226,753.51 CR
ANA 01	Capital Growth Account	200014300772	\$ 13,112.98 CR
South Hospitality Iga Hmr	Business Transaction Account	221710574614	\$ 5,142.97 CR
One C	Premium Business Account	300912229291	
Red Z	Business Transaction Account	200014102960	\$ 16,247.91 CR
International Mclachlan A	Cheque Account Not Bearing Interest	202810514682	\$ 5,715,792.20 CR

3. Click on the **Service Request** hyperlink. This will direct you to **Service Request Authorisations**.

The screenshot shows the 'Service Request Authorisations' page. At the top, there is a navigation menu with tabs: Home, Accounts, Payables, Receivables, Markets, File Transfer, Functions, Offers & Apply, Insights, and Admin. The 'Functions' tab is selected. Below the navigation, there is a search section with a 'Request Type' dropdown menu (set to 'Select...') and a 'Request ID' text input field. There is a 'Show Advanced Search' link and a 'Clear' button. Below the search section, there is a 'Results' section showing 4 service requests found, displaying 1 - 4. The results are listed in a table with columns for Select, Created Date, Request Id, Request Type, and Status. Below the table, there is a 'Reject' button and an 'Authorise' button.

Select	Created Date	Request Id	Request Type	Status
<input type="checkbox"/>	21/11/2013	CR - 1905205	Capital Growth Account Cancel Notice	Confirmed
<input type="checkbox"/>	16/11/2013	CR - 1896009	Capital Growth Account Create Notice	Confirmed
<input type="checkbox"/>	15/11/2013	CR - 1895347	Manage Account Statement	Confirmed
<input type="checkbox"/>	15/11/2013	CR - 1894528	Capital Growth Account Create Notice	Confirmed

4. The search will display all service requests requiring authorisation. You will be able to authorise
 - Capital Growth Account Create Notice
 - Capital Growth Account Cancel Notice
 - Change of Address
 - Managing Account Statements

Select the tick box for 'Capital Growth Account Create Notice' or 'Capital Growth Account Cancel Notice' and select **Authorise**.

Note: You can only authorise one request at a time.

5. You will be directed to **Notice Management**, where the details of the specific request will be provided.

The screenshot shows the 'Notice Management' interface. On the left is a 'Functions' sidebar with options like Messages, Service Requests, and Notice Management (which is highlighted). The main area shows account details for 'ANA 04 | 200014330728'. Below this is a table of account balances and notice periods. At the bottom, there is a table of 'Submitted by' notices with columns for Start Notice, Date at call, Request ID, Status, Description, and Amount. There are also input fields for 'Login ID', 'Password', and 'Token Password' with 'Close', 'Reject', and 'Authorise' buttons.

Account	Account number	Balance Classification	Rate	Balance
ANA 04	200014330728	Account Balance		\$5,140.92 CR
Capital Growth Account		Available Balance		\$5,010.00 CR
Notice Period: 3 Days		On Hold	3.90% p.a.	\$80.92 CR
		On Notice	3.65% p.a.	\$30.00 CR
		At Call	0.00% p.a.	\$5,030.00 CR

Start Notice	Date at call	Request ID	Status	Description	Amount
23/10/2013	26/10/2013	CR - 1726034	Confirmed	test11	\$30.00

6. Enter your credentials and select **Authorise** to progress to the next stage.
7. 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.

8. 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.	-