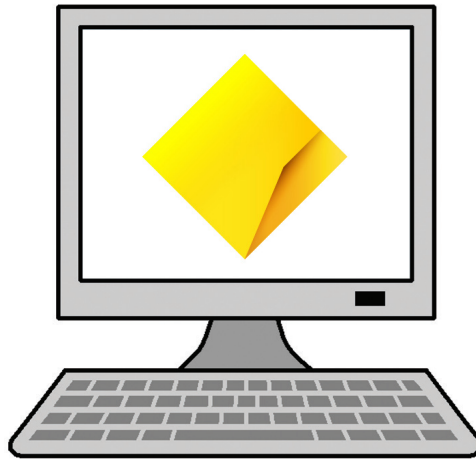




**Commonwealth  
Bank**



## **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



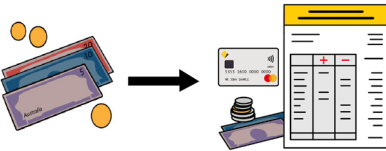
Commonwealth  
Bank

This book is written by Commonwealth Bank.



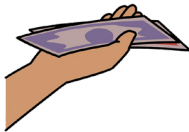
This book is about how to use **NetBank**.

NetBank is a website to bank online.

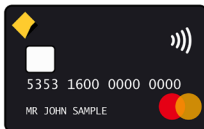


This book says how to use NetBank to

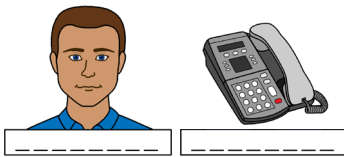
- move money between your accounts



- make payments



- manage your cards



- change your contact details

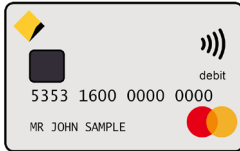


- access your **bank statements**
  - bank statements are documents that show money you get and spend over time.

# 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



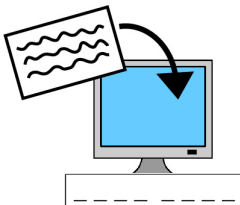
- a credit card



- a keycard
- a travel money card.



- You will also need
- your mobile phone

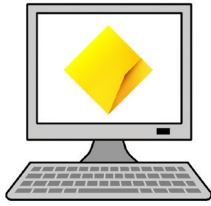


- an email address



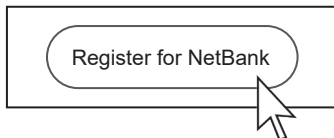
- your card **PIN**
  - a PIN is a 4 digit number for your card.

## How to set up NetBank



1. Go to the website.

[commbank.com.au/NetBank](http://commbank.com.au/NetBank)



2. Click **Register for NetBank**.

Card number	XXXXXXXXXXXX
Cardholder type (Credit cards only)	<input checked="" type="radio"/> Primary cardholder <input type="radio"/> Additional cardholder
Card PIN	****

3. Type your card number and PIN.

	To continue, enter the security code
	Security Code <input type="text"/>

4. Type the security code.



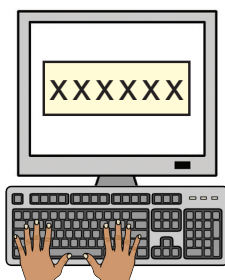
Click the speaker button to hear the security code.



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.



**A3t!Ebq9**



Make sure your password is hard to guess.

For example, a safe password

- includes numbers, letters and symbols

- is long

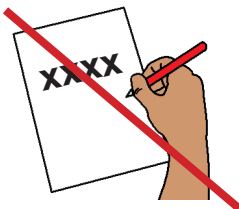


- does **not** include information about you that is easy to find. For example, your birthday.



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.

<input checked="" type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input checked="" type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input checked="" type="checkbox"/>	_____

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



For help to set up NetBank

- visit any of our bank branches

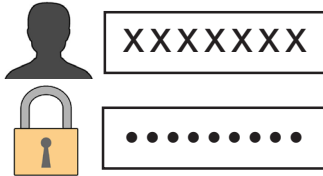


- call us.

Our phone number is at the end of this book.

## How to move money between accounts

### What you will need to move money

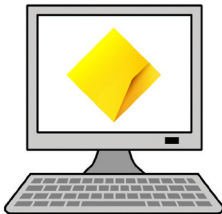


You will need your **NetBank ID** and password.



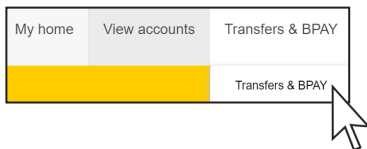
Your NetBank ID is a number we gave you when you registered.

### How to move money

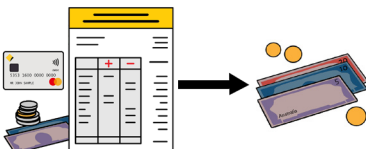


1. Log into NetBank at this website

[www.NetBank.com.au](http://www.NetBank.com.au)

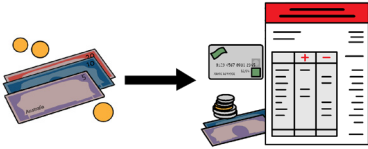


2. Click **Transfers and BPAY**.



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





\$\$\$\$

Description (optional)  
credit card bill

Next

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.

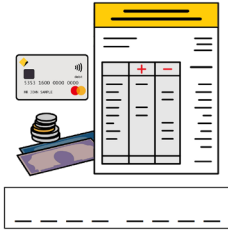
7. Click **Next**.

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

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

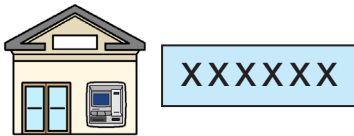
# How to make payments for the first time

## What you will need

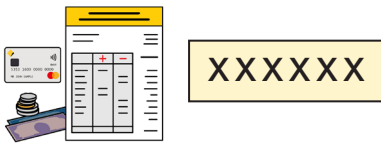


To add a new bank account you need the

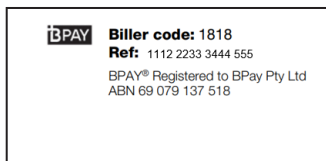
- account name



- BSB



- account number.



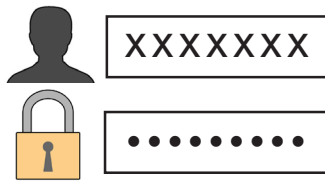
To add a new BPAY account check your bill for

- biller code

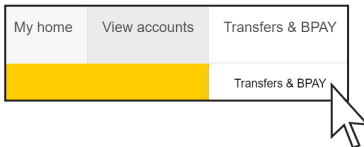
- reference

- biller name.

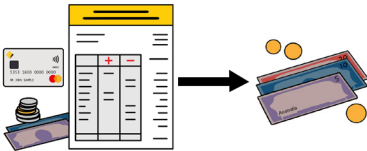
## How to make a payment



1. Log into NetBank.



2. Click **Transfers & BPAY**.

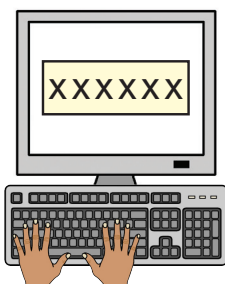


3. Choose the account you want to pay **from**.

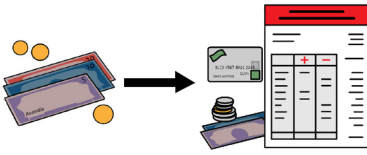


If it is your first time making a payment

- 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.

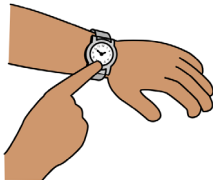
Click **Add New** if the bank account or **BPAY** account is **not** in your list.



Bank accounts are used to pay a person.

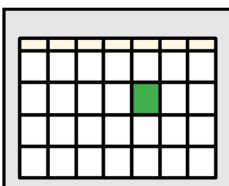


BPAY is used to pay a business.

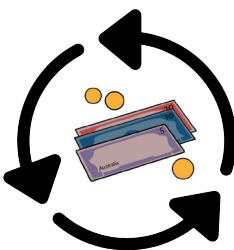


5. Choose if the payment

- happens now



- happens later



- is **recurring**

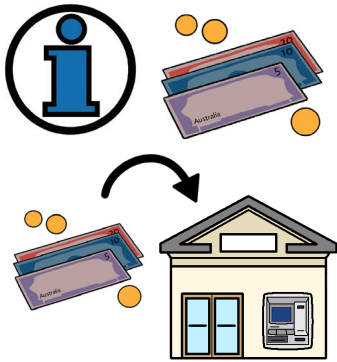
- recurring means again and again by itself.

\$\$\$\$

6. Type how much money you want to move.

Description (optional)  
credit card bill

7. You can type a description for your records.



You must write a description for transfers to other banks.

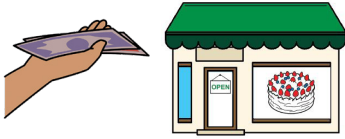
XXXX

8. Click **Next**

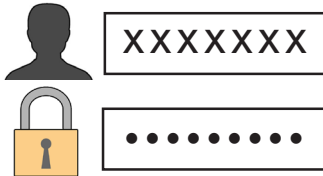
Pay

9. Click **Pay** if the details are right or click **Cancel** if the details are wrong and start again.

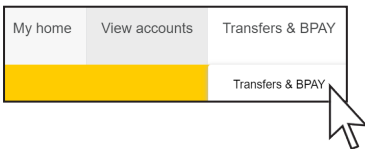
## How to make quick payments



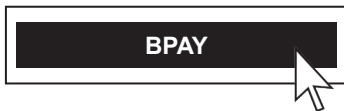
You can make quick payments to businesses you paid in the past.



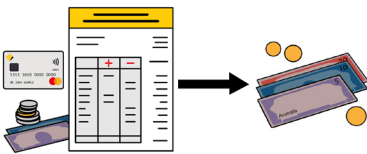
1. Log into NetBank.



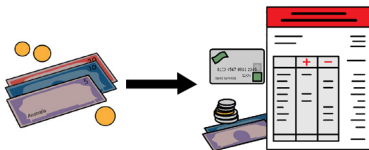
2. Find **Transfer and BPAY**.



3. Click **BPAY**.



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



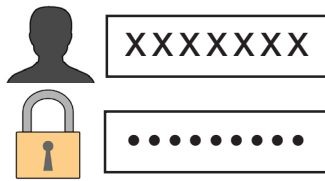
5. Choose the business you will pay.



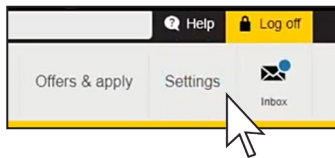
6. Type how much money you want to pay.

7. Click **Next** if the details are right or **Cancel** if the details are wrong and start again.

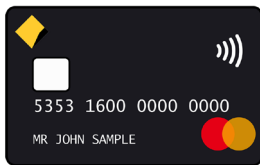
## How to set up a new card



1. Log into NetBank.



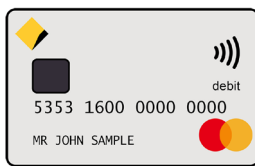
2. Click **Settings**.



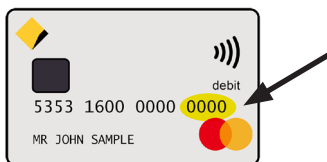
3. Find **Security** and choose

- **Credit card activation**

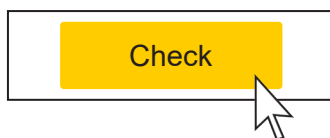
or



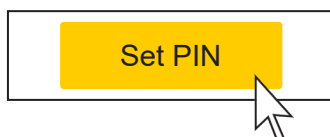
- **Debit MasterCard activation.**



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



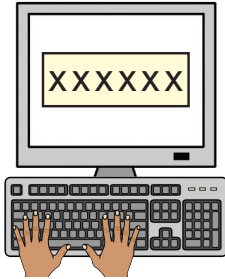
5. Click **Check**.



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.



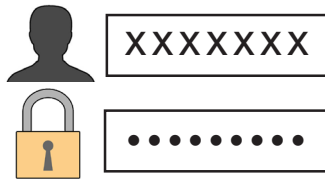
9. Click **Activate**.



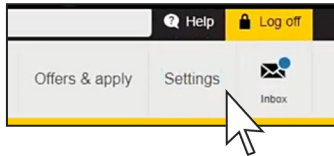
Your card will be ready to use.



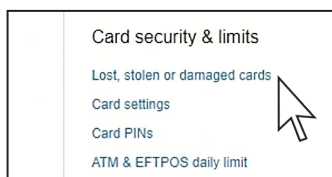
## How to cancel a credit card



1. Log into NetBank.



2. Click **Settings**.



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

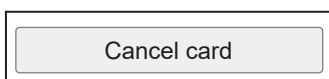


4. Click **Manage** next to the card that was lost or stolen.

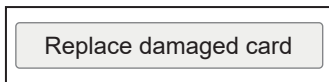


5. Click **Lock card** so that it **cannot** be used if someone stole it.

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.

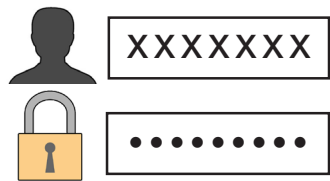


8. Check the address details are correct.

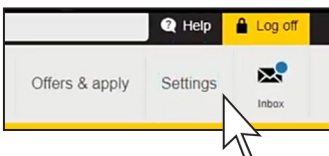


9. Click **Confirm**.

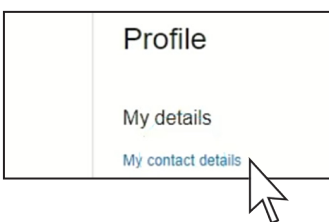
## How to change your contact details



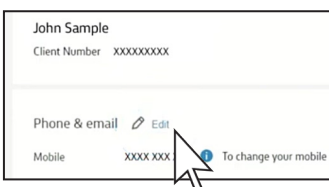
1. Log into NetBank.



2. Click **Settings**.



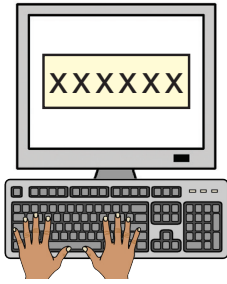
3. Click **My contact details**.



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



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



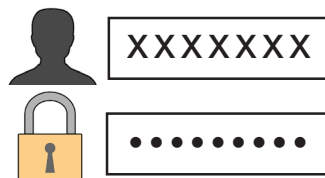
6. Copy the code from your phone to our website.

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

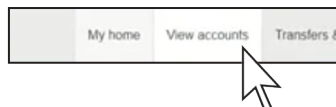


8. Type the changes and click **Save**.

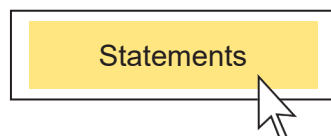
## How to get bank statements



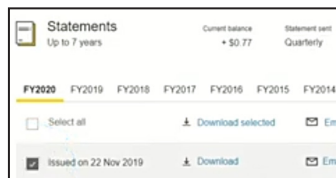
1. Log into NetBank.



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](http://commbank.com.au)

**National  
Relay  
Service**

**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.



[nrschat.nrscall.gov.au/nrs/internetrelay](http://nrschat.nrscall.gov.au/nrs/internetrelay)

Call 1300 555 727



Commonwealth Bank



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.





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