

GETTING STARTED WITH INTERNET BANKING

Internet Banking is an easy and secure way to arrange your banking from your laptop, tablet or desktop 24/7.

We're here to support you

If you need support, call our Contact Centre on **1800 800 225** from 8am to 7pm weekdays, and 9am to 3pm Saturday.

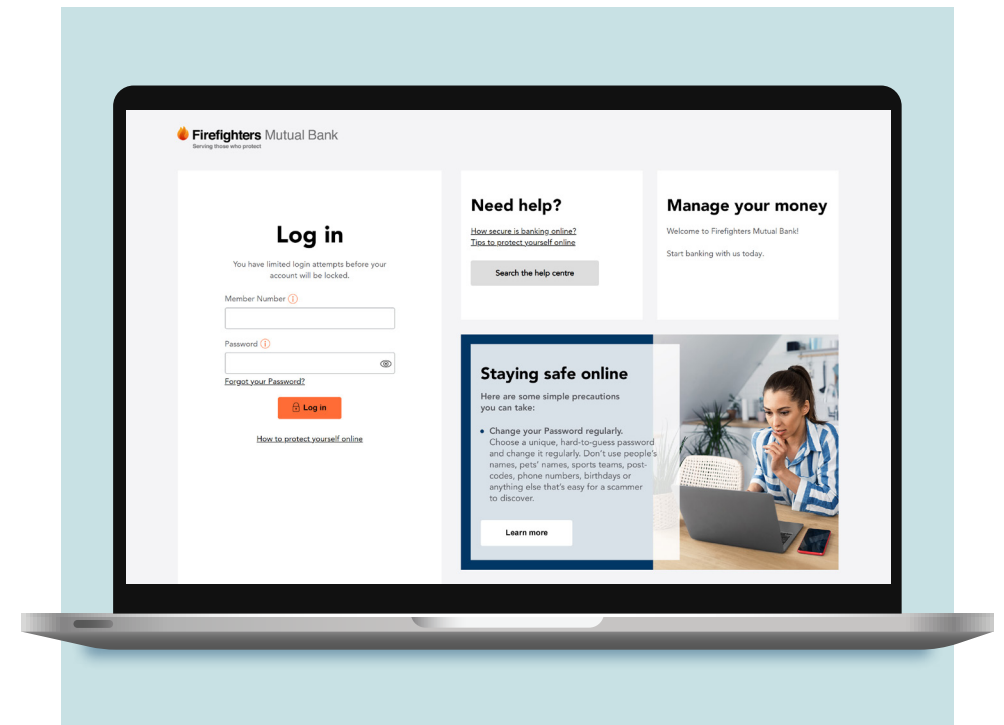


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This guide will help show you how to:

- Log in to Internet Banking
 - Check your account balance and view your latest transactions
 - Change your daily transfer limit
 - Transfer money or make a payment securely
 - Update your contact details
 - Reset your Password
- ! When you become a Member, you're automatically registered for Internet Banking, so you can start banking online straight away.

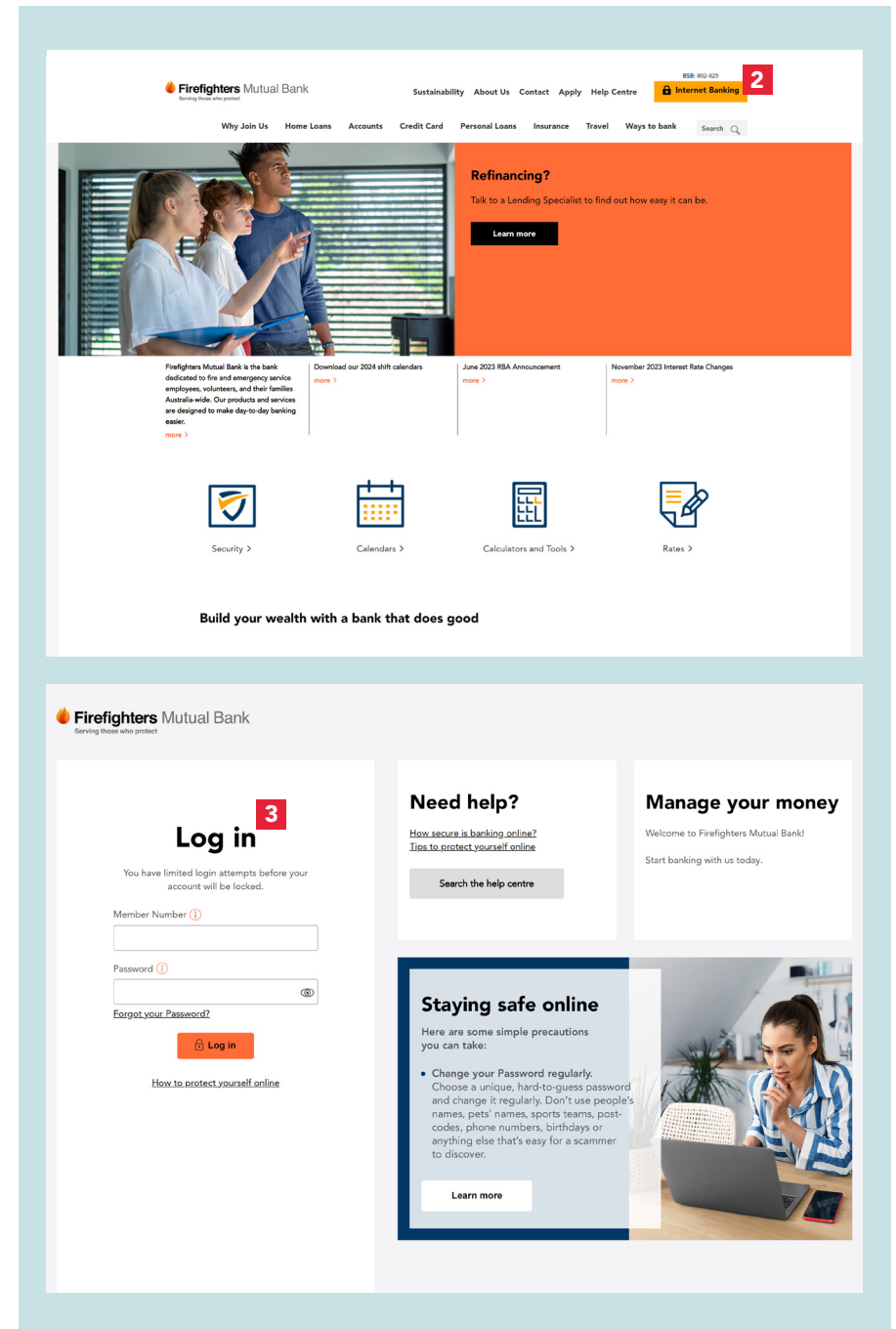


How to log in to Internet Banking

- 1 Visit www.fmbank.com.au
- 2 Select the **Internet Banking** button on the top right corner.
- 3 When the **Log in** screen appears, enter your Member Number and Password and click **Log in**. Don't worry if you can't remember your Password. Simply select **Forgot your Password?**

Your password must be at least 8 digits, a mix of upper and lower case and contain a symbol.

Once logged in, take a look around to get familiar with all the everyday banking you can do safely and easily.



How to check your account balance and view your latest transactions

- 1 Log in to **Internet Banking**.
- 2 You will see a list of your accounts and balances on the **Accounts** page.
- 3 To view your latest transactions select **Account Activity** then **View accounts**. Or simply select **'View All Transaction and Account Details'** of the account you would like to view from the **Accounts** page.

Check your accounts regularly to ensure there are no suspicious transactions on your accounts.

- ! **What should I do if I notice a suspicious transaction on my account that I didn't make?** If you see a transaction you don't recognise or spot any other suspicious activity, please call us on **1800 800 225** (in Australia) or **+61 2 9735 9225** (from overseas).

The screenshot shows the Firefighters Mutual Bank internet banking interface. On the left, the 'Accounts' page is visible, showing a list of accounts for S SMITH. A red '3' is placed over the 'View All Transaction and Account Details' link. The main part of the screenshot shows the 'Transactions / Account Details' page for the 'Everyday Direct' account. It displays the account balance as \$0.00 and a table of transactions. A red '3' is placed over the 'View All Transaction and Account Details' link at the bottom of the page.

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------|--|----------|---------|----------|
| 19 SEP 23 | TFR to SBI | | \$19.94 | \$0.00 |
| 12 SEP 23 | TFR FROM JOHN JOHNSON Ref From SAMANTHA SMITH | | \$19.94 | \$19.94 |
| 12 MAY 23 | TFR FROM 012345 12345678 TFR From Samantha Smith | | \$10.00 | \$0.00 |
| 11 MAY 23 | SHARES (open) 012345 | -\$10.00 | | -\$10.00 |
| 11 MAY 23 | ACCOUNT OPENED - 11 MAY 2023 | | | |

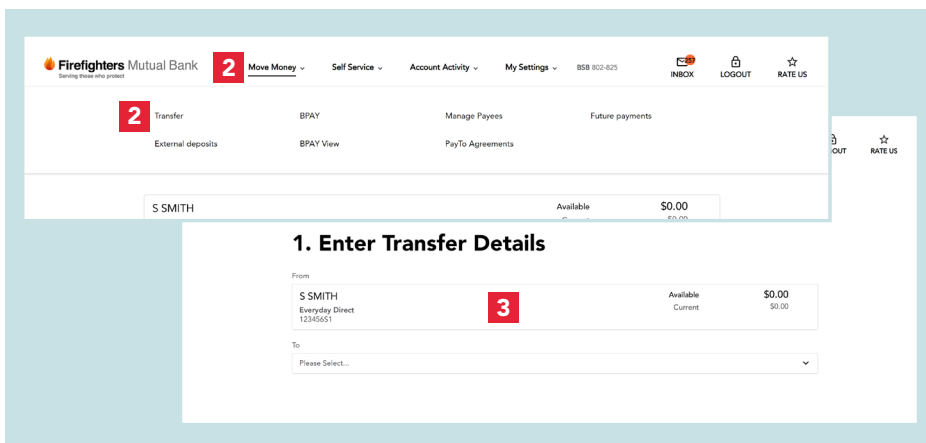
How to change your daily transfer limit

- 1 Log in to **Internet Banking**.
- 2 Select **'Change daily transfer limit'** in the **Self Service** menu.
- 3 Choose your preferred limit.
- 4 Limits are increased temporarily for three days. If you wish to increase your limit permanently select the box **'Retain the proposed daily transfer limit for an extended period'**.
- 5 Select **'Submit'**.

The screenshot shows the 'Change daily transfer limit' page in the Firefighters Mutual Bank internet banking interface. A red '2' is placed over the 'Change daily transfer limit' link in the 'Self Service' menu. The page title is 'Change daily transfer limit' and it indicates a 'Three day change'. There is a dropdown menu for 'Account' and a text input field for 'Proposed daily transfer limit' with a red '3' next to it. Below this, there is a checkbox for 'Retain the proposed daily transfer limit for an extended period' with a red '4' next to it. At the bottom, there is a 'Submit' button with a red '5' next to it. The page also includes an 'Important' section with text about liability and a 'Cancel' button.

How to transfer money or make a payment securely

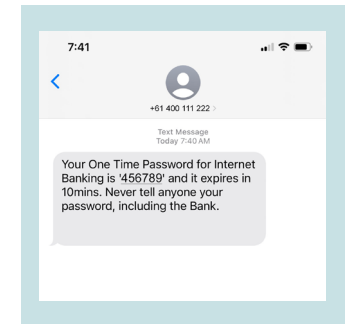
- 1 Log in to **Internet Banking**.
 - 2 Select **Move Money** and select **Transfer**.
 - 3 Select the account you want to transfer from.
 - 4 Select the account you want to receive the funds. To transfer to a new account, select **New Payee**. Then select the transfer method (account, phone, email or business) and complete the details.
 - 5 Select if you would like to schedule a future or recurring payment, then enter a description and click **Next**.
 - 6 Review your transfer details. Once you have confirmed the details are correct, click **Submit**.
- ✓ Your transfer has now been processed.
- ! If you are paying a new payee, you will need to provide a one-time password.



What is a one-time password?

Your one-time password (OTP) is a six-digit security code sent to your registered mobile phone by SMS. It's a quick, easy way of adding an extra layer of security when you pay someone new or make an important change to your account when using Internet Banking.

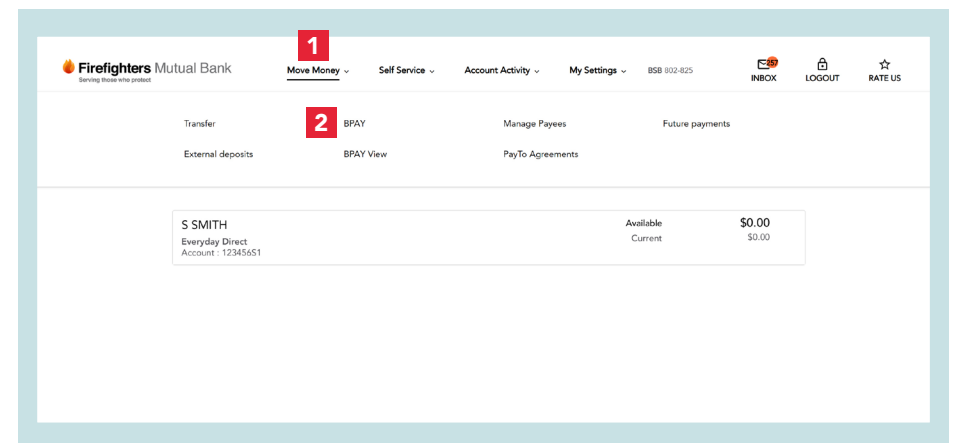
- ! It is important never to disclose your OTP to anyone, including Firefighters Mutual Bank.



How to pay a bill using BPAY®

You do not need to register to use BPAY, all you need is your BPAY Biller Code and Reference number (both can be found near the BPAY logo on your bills).

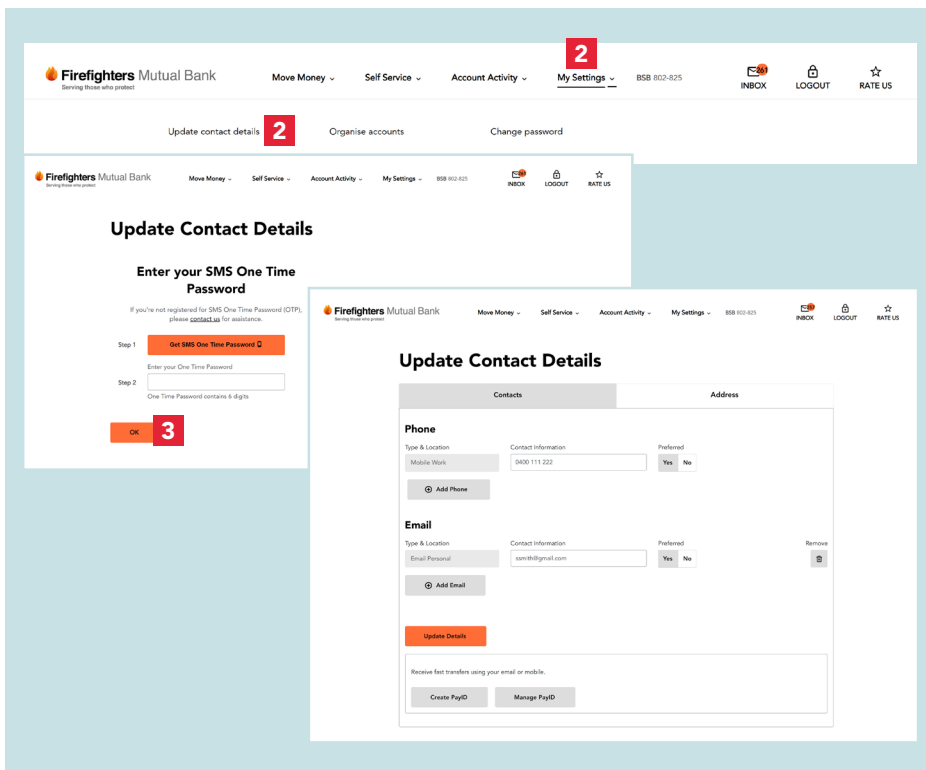
- 1 In Internet Banking simply click on **Move Money**.
- 2 Select **BPAY**.



Update your contact details

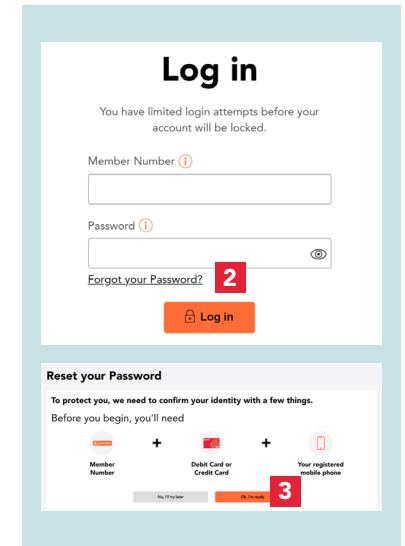
Follow the steps below to update your contact details in Internet Banking.

- 1 Log in to **Internet Banking**.
- 2 Select **My Settings** then select **Update contact details**.
- 3 For security purposes, you will need to generate a one-time password (OTP). This will be sent by SMS to your registered mobile number. Enter this number and click, **OK**.
- 4 Update your residential or postal address, phone numbers and email address.



How to reset your Password

- 1 Visit the Internet Banking portal by selecting the **Internet Banking** button on the top right corner.
- 2 Find the text link above the **Log in** button that says '**Forgot your Password?**' and click on it.
- 3 Before you begin, you'll need your Member Number, Visa Card and your registered mobile phone. Then click, **Ok, I'm ready**.
- 4 Enter your details as prompted on the next page so we know it's you requesting the code and click **Next**.
- 5 On the next screen, press the **Get SMS** one-time password button. This generates a six-digit one-time password, which is automatically sent to the registered mobile number on your account. Or you can choose to receive your one-time password via your physical or app security token.



Enter the one-time password you received via SMS and click **Next**. You'll then be asked to create and confirm your new Password.

- 6 Click **Save** to confirm the changes. You will still be logged in to Internet Banking at this point, so be sure to hit the Log off button if you are finished.
- ! If you receive an unsolicited call claiming to be from Firefighters Mutual Bank requesting personal information, cancel cards, reset your Internet Banking password or ask for an SMS code, do not hand over any personal or financial information. If in doubt, hang up and call us on **1800 800 225**.

Staying safe online

Here are some simple precautions you can take:

- **Change your Password regularly.** Choose a unique, hard-to-guess password and change it regularly. Don't use people's names, pets' names, sports teams, postcodes, phone numbers, birthdays or anything else that's easy for a scammer to discover.
- **Don't tell anyone your Password.** That includes partners, family members and Firefighters Mutual Bank.
- **Don't leave your device unattended** while logged in to Internet Banking.
- **Stay up-to-date.** Check that your laptop, tablet and desktop is up-to-date with the latest software and you have an internet browser (which allows you to access the web) installed and turned on for automatic updates.
- **Protect yourself from viruses.** Install antivirus and anti-spyware software from a trusted brand, then keep it up-to-date and renew any subscriptions.

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fmbank.com.au



This information seeks to raise awareness and provides general information only. Internet Banking is an access facility available for all Firefighters Mutual Bank accounts (including both deposit and credit accounts), and is subject to the Electronic Access Facilities and ePayments Conditions of Use set out in our Conditions of Use - Accounts and Access. Refer to our fees and charges brochure for details on transaction limits. You can also see this information on our website or in the mobile banking app. Firefighters Mutual Bank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | DB03227-FMB-0824