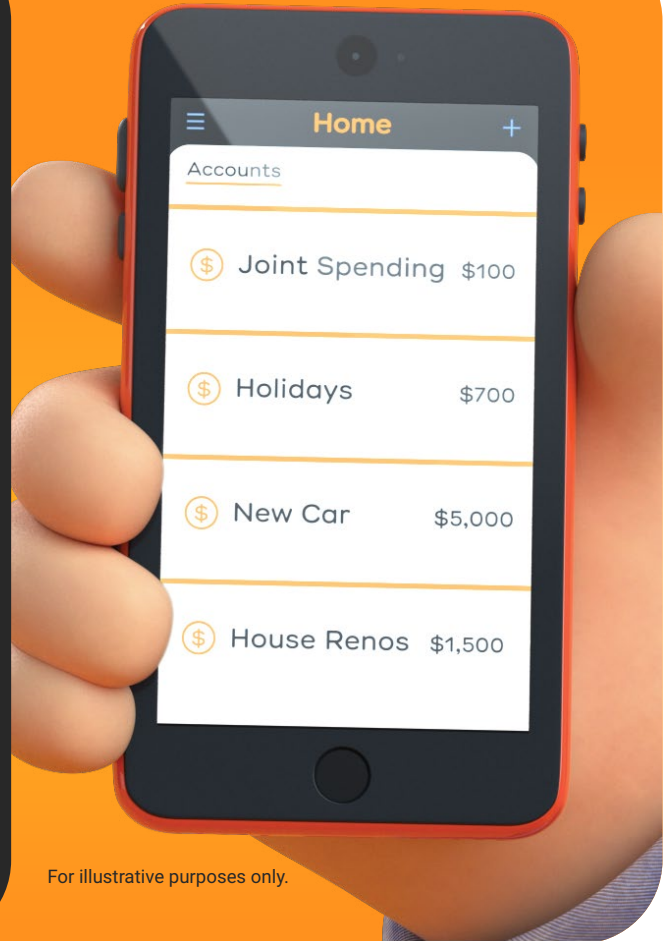




# Bank from the comfort of home.

Banking online is safe and easy.  
This handy step by step guide  
can help you get started.

**bank less**



For illustrative purposes only.

Managing your money using Bankwest Online Banking or the Bankwest App are both secure ways to do lots of everyday banking tasks without having to visit a branch.

**This guide will show you how to:**

- Access Bankwest Online Banking and App
- Easily update your contact details
- View your balance online
- Make payments
- Create scheduled payments
- Change your card PIN

If you have any questions along the way, or would like to know more, feel free to contact our friendly team on **13 17 19**.



# To get started, set up your Online Banking.


1. Using your computer, go to **bankwest.com.au**
2. Select **'Log in'** in the top right-hand corner, then **'Personal Online Banking'** from the drop-down box

3. Enter your Personal Access Number (PAN)


If you don't know your PAN look for it on your account statements or the letter or email we sent you when you first opened your account

4. Click **'reset your password online'** and input the correct details

You'll need your PAN, debit or credit card number and PIN, plus access to your registered mobile so we can confirm it's really you.

 If you don't have any of this information, have forgotten your PAN or don't have a registered mobile with us, please call us on **13 17 19**.

5. Secret Questions – these can help identify you over the phone or if you forget your password
  - a. Click **'upgrade my security'** and enter your secret questions. You'll need to choose 2 from the given menu and create 2 of your own
  - b. When you have finished doing so, click **'next'**
  - c. Confirm your mobile number and click **'next'**

 If it's wrong or you do not have a registered mobile with us, you'll need to call us on **13 17 19**.

- d. Review the information you've entered and if correct, click **'confirm'**
- e. Once you've finished click **'start banking'** and you're ready to go.

Now you're ready to use Bankwest Online Banking to help you with everyday banking tasks.

## ! Updating your contact details:

To make sure we have your correct details, log in to your online banking, select **'My details' > 'My contact details'** from the menu and follow the prompts.



# The Basics of Bankwest Online Banking.

## How to view your balance:

1. Log in to Bankwest Online Banking
2. Your balance will appear once you log in.



## How to make a payment:

1. Go to **'Payments' > 'Make a payment'** from the menu.
2. Choose **'Make a payment'**.
3. Choose an account to pay from
4. Choose the type of payment you want to make. Click **'Recipients'** for a Pay AnyBody or PayID payment, **'BPAY biller'** for a BPAY payment or **'My accounts'** for a linked account or internal transfer
5. Enter the amount you want to pay.
6. By default, payments will be set to be processed that day as a **'Now'** once-off payment. If you want to schedule your payment for a later date, or schedule a repeating payment, go to **'Details'** and choose **'Schedule for later'** or **'Repeating'**. Then enter the details for your scheduled or repeating payment
7. You can add a payment description if you'd like
8. Click **'View payment summary'**
9. Check the payment details are correct and submit the payment.

The payment process in online banking will be different if you're not registered for SMS code:

1. Click **'Payments' > 'Make a payment'** in the menu
2. Choose the type of payment you want to make and follow the prompts.

We'll automatically send your payment as a Faster Payment if it's eligible (and you're registered for SMS code).

## Things to keep in mind

When paying a new recipient, make sure the payment details are correct. We may not be able to recover payments made to the wrong account.

When you pay a new recipient or transfer over a certain amount, we'll ask you to enter an SMS code for security – make sure you have your mobile handy. If you're not registered for SMS code, you can answer two of your secret questions to authorise these payments instead.

SMS code also allows you to raise your daily payment limit up to \$20,000 – you can do this under **'Payments' > 'Payment limits'**.

## How to change your card PIN:

1. Go to **'Self service' > 'Manage my cards'** from the menu
2. Select which card you wish to change the PIN of , and click **'Manage'**
3. Enter the desired PIN into the prompted text boxes
4. Select **change PIN number**
5. Click **'SMS me now'** to receive an authentication SMS
6. Enter in the 6-digit code sent to you via SMS
7. Click **'confirm'**.

### **Want to know more?**

There are plenty of other things you can do using Bankwest Online Banking.

If you'd like to know more head to [bankwest.com.au/help/online-banking](https://bankwest.com.au/help/online-banking)

# Setting up the Bankwest App on your mobile:

Another safe way to manage your banking is through the Bankwest App.

If you would like to download the app on your mobile here's how:



You'll need to have set up your Bankwest Online Banking before setting up the app.

If you don't have any of this information, have forgotten your PAN or don't have a registered mobile with us, please call us on **13 17 19**.

1. Tap the App Store or Google Play™ app on your smartphone then search for **'Bankwest'**



2. Tap to Install the Bankwest App



3. Open the Bankwest App and log in using your PAN and your Online Banking password.



# The Basics of the Bankwest App.

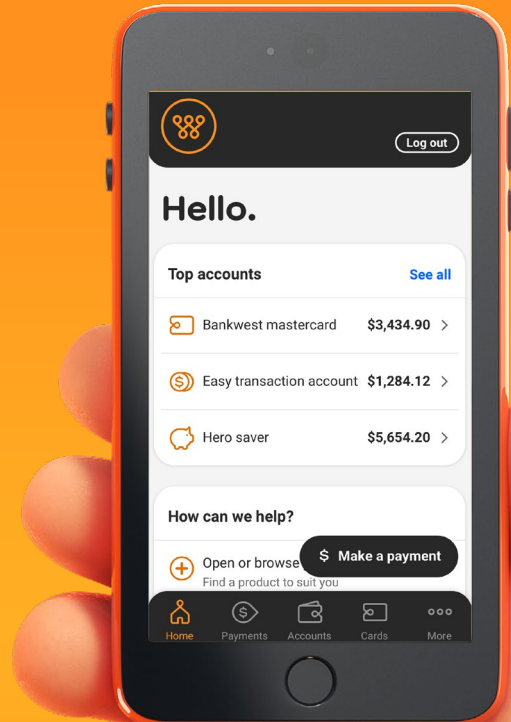
## How to view your balance:

Once you log in, you will see your top accounts and the available balance for each.

To view all your account balances, tap 'See all' or 'Accounts' from the bottom menu.

! You can reorder your accounts from your 'Accounts' screen.

Hold down an account to drag and drop it in to place. Remember, your first three accounts will be visible from your Home screen.

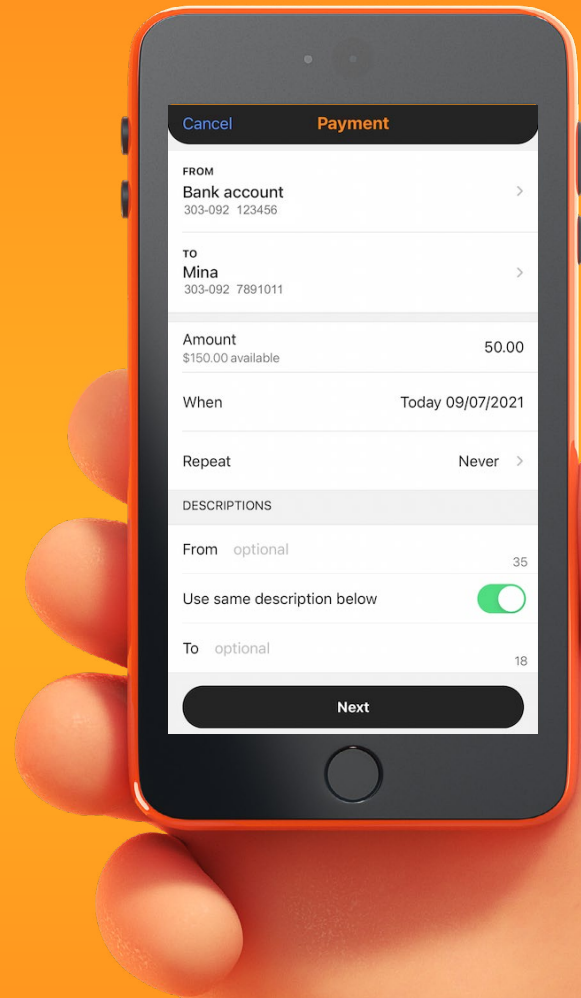


## How to make a Payment:

1. Select **'Make a payment'** from your home screen
2. Select the account you would like to make the payment from
3. Choose a 'pay to' recipient. You can select either **My accounts, Payees** or a **BPAY® biller**

ⓘ If you are transferring to a new recipient, you will need to select 'Payee' or 'BPAY' and then 'Add Payee' on the bottom left of the screen and input the correct details.

4. Enter the amount you would like to transfer
5. Enter a processing date for your transfer.  
It will default to today
6. If you would like to make a **scheduled payment**, choose the date in the future you would like the payment to be made
7. If you would like to make **recurring payments**, select a frequency for the payment from the drop-down list and enter an until date (when you would like the recurring payment to stop) or how many times you would like the payment to be made
8. Enter a description (*see image right*)
9. Click **'Next'**
10. Click **'Yes'** if all details are correct
11. You'll see a payment receipt to confirm that your payment was successful.



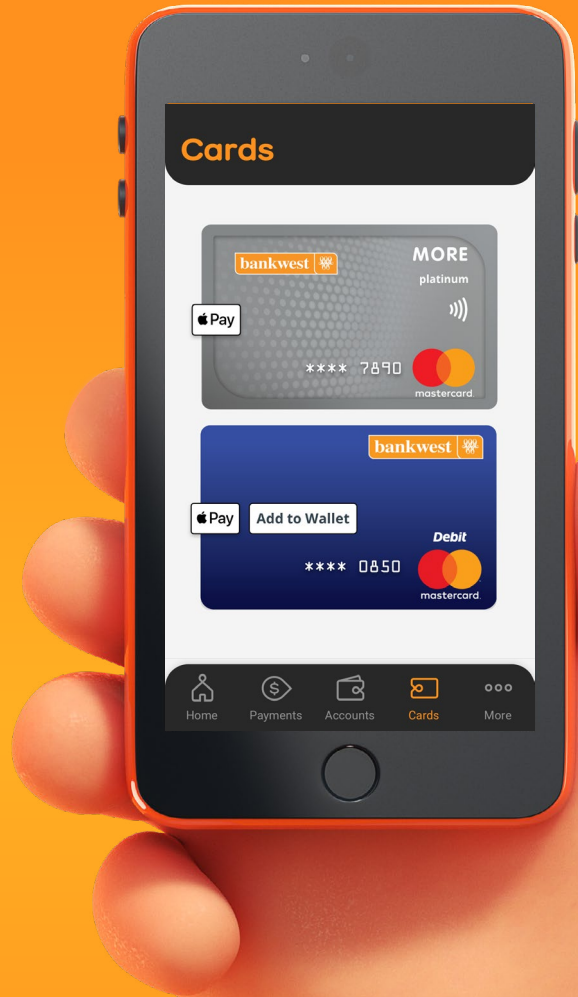
## How to change your card PIN:

1. Choose '**Cards**' from the bottom menu
2. Select which card you would like to change the PIN of
3. Choose '**Change PIN**'
4. Enter your desired PIN into the prompted text boxes
5. Confirm the PIN by typing it in again
6. Click '**Confirm**'.

### ! **Want to know more?**

There are plenty of other things you can do in the Bankwest App.

If you'd like to know more, head to [bankwest.com.au/personal/guides/bankwest-app](https://bankwest.com.au/personal/guides/bankwest-app)



# We're here when you need us.

We hope this guide has helped you feel confident in accessing our secure online platforms. If you require assistance with any of these steps, please contact our friendly team on **13 17 19**.

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