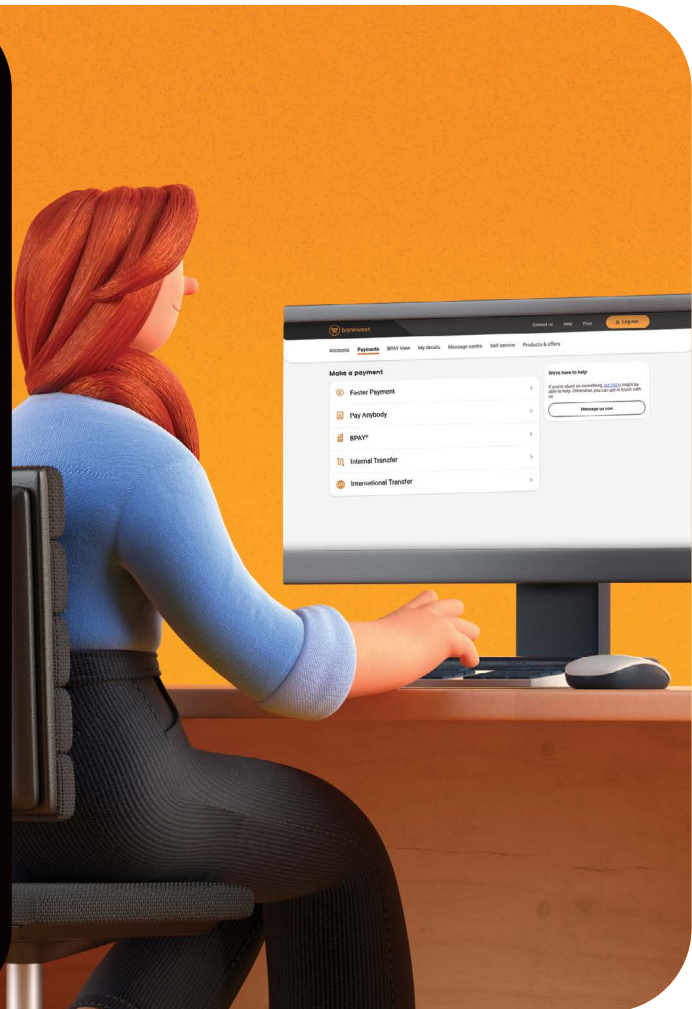
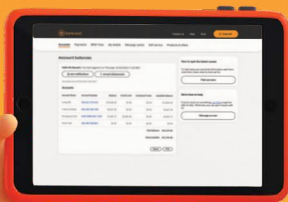
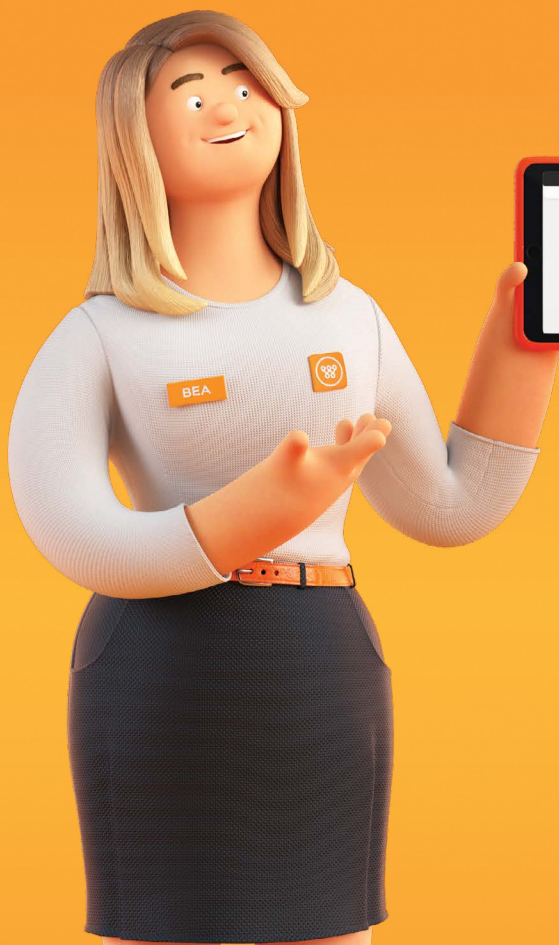




Bank from home with online banking.

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





Managing your money using Bankwest Online Banking is a safe and secure way to do lots of everyday banking tasks.

This step-by-step guide will show you how to:

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If you have any questions along the way you can message us 24/7 in online banking or call **13 17 19**.



Set up online banking:

Using your computer, go to **bankwest.com.au**

Select '**Log in**' in the top right-hand corner, then '**Personal Online Banking**' from the drop-down box

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

Click '**Reset your password online**' and input the correct details

You'll need your email and date of birth 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.

Enable 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 two from the given menu and create two of your own
- b. When you have finished doing so, click '**Next**'
- c. Confirm your mobile number and click '**Next**'



If it's the wrong mobile number or you don't have one registered 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.

View your account balance:

Log in to Bankwest Online Banking

Your balance will appear once you're logged in.



Update personal details, like your address:

Go to 'My details' > 'My contact details'

Follow the prompts to enter your address

Click 'Submit'.



Make a payment:

Go to **'Payments' > 'Make a payment'** from the menu
Then **'Make a payment'** again on the new screen

Select which of your accounts you would like to debit from the drop-down list

Choose the **'Recipients'** option and select the account you would like to pay from the drop-down menu

If you're adding a recipient that you have not paid before, choose **'Add new recipient'**. You can then choose to add the recipient using either:

- 'BSB and account' – add recipient by the account details
- 'Mobile' – add recipient by a mobile PayID
- 'Email' – add recipient by a Email PayID
- 'ABN or ACN' – add recipient by an Australian Business Number or Australian Company Number
- 'Organisation ID' – add recipient by Organisation ID
- 'Landline' – add recipient by landline phone number

Lastly, choose to add a 'Nickname' to save the recipient under for future payments

Note: You can pay any transactional account at any bank or financial institution in Australia with this function

Enter the payment amount and choose when you'd like to make the transfer (pay now, schedule the payment for later, or set up a recurring payment)

Enter a description (optional), then click **'View payment summary'**

Check the payment details are correct and click **'Yes, submit payment'**. If not, click **'No, go back'** and amend the necessary fields.



Update statement options:

Go to 'Accounts' then 'Statements'

Choose 'Statement settings'

Choose between paper or online

Click 'Next'

Click 'Update settings'.



Change your card PIN:

Go to '**Self service**' then '**Manage my cards**' from the menu

Select which card you wish to change the PIN of and click '**Manage**'

Enter the desired PIN into the prompted text boxes

Select '**Change PIN**'

Click '**SMS me now**' to receive a SMS code

Enter in the 6-digit code sent to you via SMS

Click '**Confirm**'.



Lock your card:

Go to **'Self service'** then **'Manage my cards'**

Choose the card you want to lock

Turn on the **'Temporary lock'** toggle and follow the prompts. To unlock your card, just turn the toggle off – you'll then need to enter your SMS code to finish.



Update payment limits:

Go to '**Payments**' then '**Payment limits**'

You can change your daily limit for Pay AnyBody, BPAY and International Transfer by clicking the drop down options for each under '**Daily limit**'

Click '**Next**'

Have your mobile ready and click '**SMS me now**' and we'll send you a SMS code via text

Grab the six digit number from the last line and enter into the box next to '**Enter SMS code**'

Click '**Confirm**'.



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 message us in online banking or call **13 17 19**.



To find out more about our easy ways to bank, scan the QR code or visit bankwest.com.au/waystobank





bankwest.com.au

Images are for illustration only. We protect you from losses due to unauthorised transactions on personal accounts when you have complied with our terms and conditions, and neither you nor any authorised user on your behalf have contributed to the loss. This means that if you do have a loss resulting from an unauthorised transaction in Bankwest Online Banking (including the Bankwest App), and have taken the necessary steps to stay safe online (by complying with our terms and conditions, and neither you nor an authorised user has contributed to the loss), we will reimburse you the full amount of any funds lost. You should consider the Product Disclosure Statement (PDS) and whether the product is right for you. A PDS is available from your local Bankwest branch, from bankwest.com.au, or by calling 13 17 19. Target Market Determinations are available at bankwest.com.au/tmd. Bankwest is a division of the product issuer, Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945. Any advice given is of a general nature only and is not based on any consideration of your objectives, financial situation or needs.