

Supplementary Brochure: Internet Banking Guide

This Supplementary Brochure, dated 21 May 2025, is issued by Queensland Country Bank Limited to update the Internet Banking Guide dated January 2021. It contains the following amendments, which should be read in conjunction with the original brochure.

Amendments to Internet Banking Guide

Effective from 21 May 2025

BSB Change

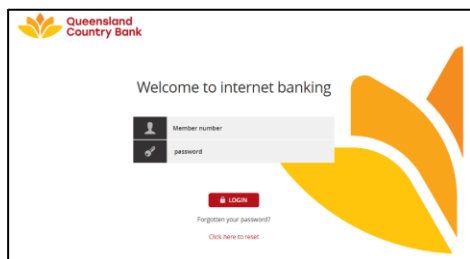
Please note that throughout this document, the previous BSB 704-640 is referenced; however, as of 1 August 2023, this BSB is no longer in use and has been replaced with 654-000.

Page 6 – Getting Started

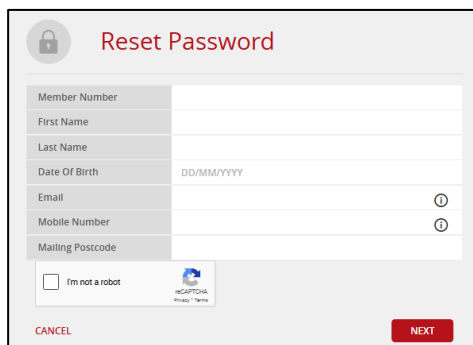
Add:

6. Password Resets


If you forget your Internet banking password you can easily reset it online by clicking on the “Click here to reset” button:



This will take you to a page where you will be asked to enter your personal details to verify your identity and complete a reCAPTCHA verification:



You will then be asked to confirm the details you have entered are correct. Once confirmed you will be prompted to click the Reset button:



Reset Password


Once you have confirmed all details are correct, click the 'Reset' button to reset your password. You will be issued with a temporary password via SMS and you will be required to change your password on your next login.

MEMBER NUMBER
FIRST NAME
LAST NAME
DATE OF BIRTH
EMAIL
MOBILE NUMBER
MAILING POSTCODE

BACK

RESET

You will then be sent a temporary password to your registered mobile via SMS and an email receipt will be sent to your preferred email address notifying you of this. Once you receive your temporary password you can proceed to login to your Internet banking. If you don't receive this temporary password you can request that this be resent.



Reset Password

A temporary password was successfully set for member


This password has been sent to 040***** via SMS. You can resend the password by clicking on the 'Resend Password' button below.

A confirmation email regarding your password reset has been sent to your registered email address. If you haven't received it, please ensure that non-transactional notifications are enabled in your internet banking settings. To verify or update your notification preferences: Log in to your internet banking account. > Navigate to Settings. > Select Notifications. > Ensure that email notifications are enabled for non-transactional activities. If the issue persists, check your email's spam or junk folder. Additionally, verify that your email address on file is correct.

RESEND PASSWORD

LOGIN

Once you have proceeded to login with your Member number and temporary password you will be prompted to change your password. Your new password will have to follow certain requirements as highlighted below:



Change Password

Password change required

Your new password:

- Must be between 8 and 16 characters long
- Must contain both letters and numbers (with at least one capital letter)
- Must be different to your previous 5 passwords
- Should not contain part of your name or your date of birth
- Must not contain your member number

Current Password

New Password

Confirm Password

CHANGE PASSWORD

After you have changed your password you will be able to proceed using your Internet banking as normal.

Internet Banking Guide



**Queensland
Country**
Bank

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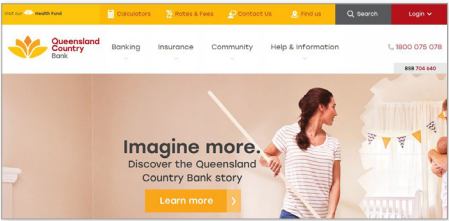
Logging Out23

BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518'

Getting Started

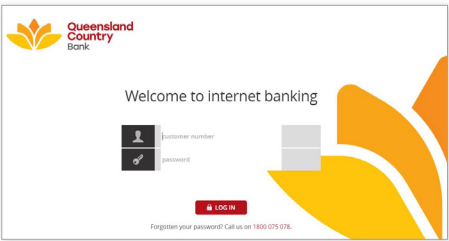
1. Register for Internet Banking

You can register for internet banking when opening your account in person or online. If you are already a Member of Queensland Country Bank, you can register for internet banking by calling us on 1800 075 078 or visiting your local branch. Once registered, visit our website at **queenslandcountry.bank** and select the 'Log In' button on the right hand side of the top menu bar, then 'Internet Banking'.



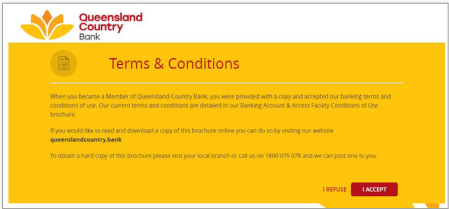
2. Log In

Enter your customer number and password to log in.

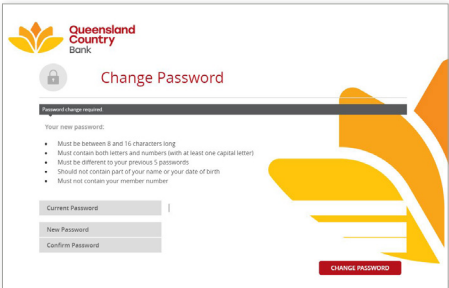


3. Logging In for the First Time

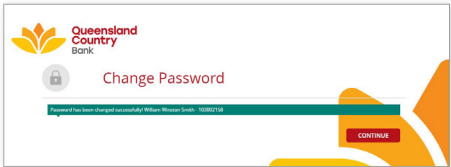
The first time you use internet banking you need to read and accept our online banking Terms & Conditions. The Terms & Conditions contain important points to remember to safeguard your accounts and can be downloaded online at any time.



For your security, you will be prompted to change your password the first time you log in. Your new password must be between eight and 16 characters and contain both numbers and letters, with at least one capital letter. It must be different to your previous password and should not contain your customer number or any part of your name or date of birth.



Once your password has been successfully changed, select 'Continue'.



4. Two-Factor Authentication

To protect your accounts online, Queensland Country uses two-factor authentication to prove your identity. You will be required to register for two-factor authentication before you can perform certain transactions within internet banking, such as transferring funds outside of your accounts, creating PayIDs, opening new accounts or accessing sensitive personal information.

SMS Security

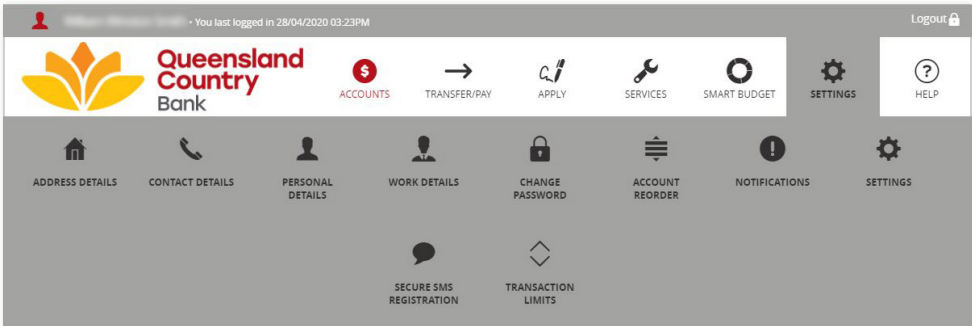
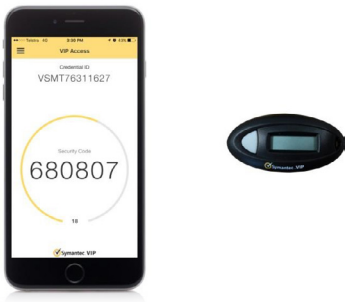
This is the most commonly used form of two-factor authentication, and involves receiving a text message with a security code to be entered before you can perform certain transactions within internet banking.

To register for SMS security, select 'Settings' from the top menu, then 'Secure SMS Management'. Select your Australian mobile number for receiving SMS security from the dropdown box then select 'Register'. If your mobile number is not listed, please contact us to proceed.

Token Security

If SMS security is unsuitable, you can instead choose token security. This involves either obtaining a physical device (contact us to arrange) or downloading a free soft token app on your smart phone. To download the soft token, search for 'VIP Access' in Google Play or the App Store.

Your physical or soft token will need to be registered before use. If you are also registered for SMS security, you can do this by selecting 'Settings' from the top menu, then 'Register Token'. Otherwise, please contact us to register the token for you.



5. Mobile Banking

While this guide takes you through the steps for internet banking, it's worth noting that Queensland Country also has a mobile app available for easy banking on the go.

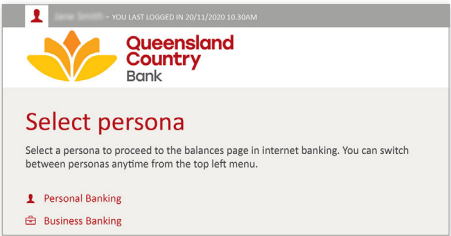
Download the app by searching for 'Queensland Country' in Google Play or the App Store.

To start using the app, you first need to complete the previous steps in this section (register for both internet banking and two-factor authentication).



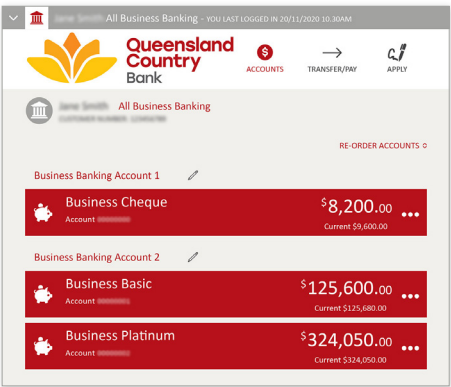
Personas

If you have (or are signatory to) any business accounts, you will notice upon logging in that your personal bank accounts are grouped together as a personal banking persona, and clearly separated from any business banking accounts.



Likewise, if you have access to accounts at multiple businesses, you will find the accounts for each business grouped together in their own persona.

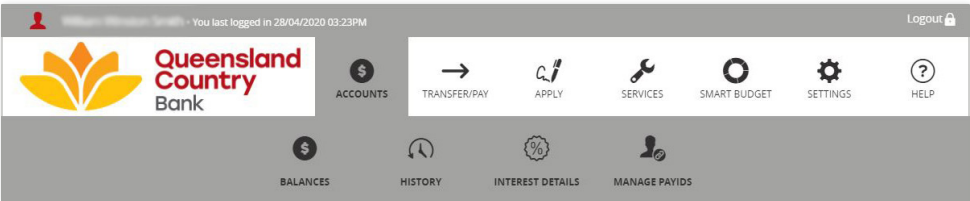
You need to select which persona you want to work with before proceeding. It's easy to switch account views by selecting the relevant persona from the drop-down arrow on the top left hand corner of the page.



Personas are listed alphabetically. You can edit the name of each persona to make it easier to identify by clicking on the pencil icon next to the name. You can also change the order of the accounts within each persona by selecting 'Re-order accounts'.

Accounts

The navigation menu is displayed at the top of the screen. Clicking on each icon will expand the menu, providing you with access to related features and services.



1. Balances

Your internet banking experience opens on your account balances. This page also contains some important information and shortcuts.

Your name and customer number

Your customer number will appear directly below your name.

Account

This is your unique account number. Use this number when transacting on each of your accounts.

Account balance

This shows both your available balance and your current balance. The balances may be different where transactions are on hold or funds are uncleared (i.e. credit transactions or cheque deposits).

Ellipses (...) button

Clicking here will give you more information and options relating to your account.

Re-order accounts

Click here to change the order in which your accounts are shown.

Session history

Shows when you last logged in.

Last transactions

Displays your most recent account activity and a link to view your session history.

Mailbox

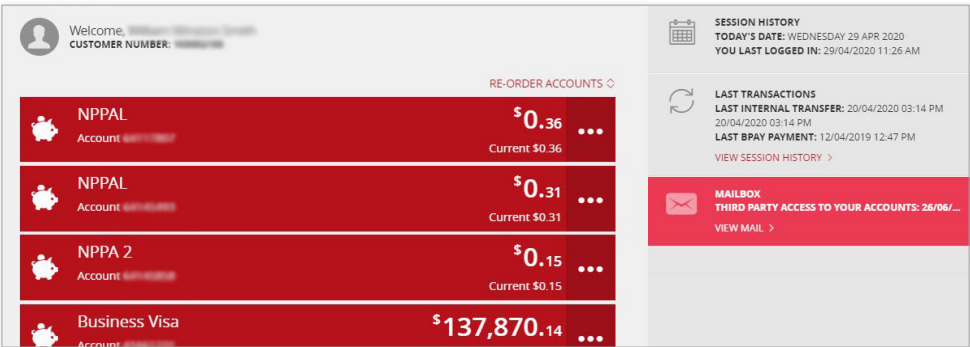
A notification will display if Queensland Country has sent any messages about your accounts.

e-Statements

Notifies you if there are any new e-Statements to view.

Print icon

Click here to print your account balances.



2. History

This page lists transactions that have occurred on your account. Select the arrow beside your account balance at the top of the page to switch between each account.

All Access
ACC 123456789

\$127.12
Current \$127.12

Search Keywords

Show Last 30 Days

SEARCH

Search Transactions

TRANSACTION

SHOWING 31/05/2018 - 29/06/2018

ORDER NEWEST FIRST

DATE	DESCRIPTION	AMOUNT	BALANCE
28/06/2018	DEPOSIT - CASH/CHEQUE	\$157.95	\$127.12
01/06/2018	INTEREST CHARGE EFFECTIVE DATE: 31/05/2018	-\$0.31	-\$30.83
01/06/2018	MONTHLY ACCOUNT SERVICE FEE EFFECTIVE DATE: 31/05/2018	-\$6.00	-\$30.52

If you're looking for a specific transaction, click 'Search Transactions', enter your search requirements and select 'Search'.

All Access
ACC 123456789

\$127.12
Current \$127.12

Search Transactions

ALL

CREDIT

DEBIT

e.g. biller name

Transactions

ALL

Show

Last 30 Days

Values

From

To

Cheque

e.g. 123456

Order

Newest Transactions First

Format

DD/MM/YYYY

SEARCH

Click the download icon to print or download your statement in a range of different formats.

All Access
ACC 123456789

\$127.12
Current \$127.12

Search Keywords

Show Last 30 Days

SEARCH

Search Transactions

TRANSACTION

SHOWING 31/05/2018 - 29/06/2018

ORDER NEWEST FIRST

DATE	DESCRIPTION	AMOUNT	BALANCE
28/06/2018	DEPOSIT - CASH/CHEQUE	\$157.95	\$127.12
01/06/2018	INTEREST CHARGE EFFECTIVE DATE: 31/05/2018	-\$0.31	-\$30.83
01/06/2018	MONTHLY ACCOUNT SERVICE FEE EFFECTIVE DATE: 31/05/2018	-\$6.00	-\$30.52

Back To Top

PDF

PDF

PDF

PDF

PDF

Download

3. Interest Details

Navigate to this page for a summary of interest earned, paid, or withheld on each of your accounts for the current or previous financial year. Select the print icon to print your interest summary.

Interest Details

Member Interest Summaries should be used as a guide only and should not be relied upon for taxation purposes. Interest summaries should be checked against your formal records. Copies of your account statements can be obtained to prepare your tax returns via eStatement or by contacting us.
Important message: Queensland Country Credit Union RSA Account holders should note that interest details for their RSA Account will be provided on the Annual Statement forwarded to them.

FINANCIAL YEAR TO DATE 2017/18
1 JUL 2017 - 29 JUN 2018

PREVIOUS FINANCIAL YEAR 2016/17
1 JUL 2016 - 30 JUN 2017

ACCOUNT	EARNED	PAID	TAX
ALL ACCESS	-	-\$0.83	-
ALL ACCESS	-	-\$0.83	-
VISA CREDIT	-	-	-
ONLINE SAVER	-	-	-
TOTAL	-	-\$1.66	-

Print

4. Manage PayIDs

Instead of giving out your BSB and account details to receive money, you can instead allocate a unique PayID to any of your accounts.

Funds sent to your PayID from participating financial institutions will be processed instantly, meaning no delay in receiving your money.

To register a PayID, you will first need to verify your identity using SMS or token security.

8

Secure SMS Validation

This option requires Secure SMS validation.
If you wish to proceed, simply click on 'Request SMS Code'.
You will receive SMS message containing an SMS code.
Please enter the SMS code received and proceed with your action.

SMS Code Sent. Please enter the code

Manage PayIDs

Register

Select 'Register' then choose a unique PayID, such as your email address or mobile phone number.

Create PayIDs

Create My PayID

Enter your email or mobile number below to create your PayID. To Create a PayID other than your email or Australian mobile please contact us to arrange it.

Choose which of your accounts you would like to allocate the PayID to and read and accept the Terms & Conditions.

Create PayIDs

Create My PayID

All Access
Acc. 08/11/2020

\$120.00
Current \$120.00

Select PayID name

☒ I agree to the [Terms & Conditions](#)

If you continue, a code will be sent to this PayID to confirm that it belongs to you.

If you have chosen an email address for your PayID, a security code will be sent to that address. If you have chosen a mobile number for your PayID, a security code will be sent to that number. Enter the code you are sent then select 'Confirm'.

Create PayIDs

PayID
Mobile: Your mobile number

Linked Account
All Access - 08/11/2020

PayID Name
Your name

To proceed please enter the code sent to Your mobile number RESEND CODE

You can repeat these steps to add a unique PayID to as many accounts as you like.

To edit a PayID, click on the account you want to change and select 'More options' at the bottom of the page. You will then have the choice of locking, transferring or closing the PayID on that account.

Edit PayIDs

PayID
Your email address

All Access
Acc. 08/11/2020

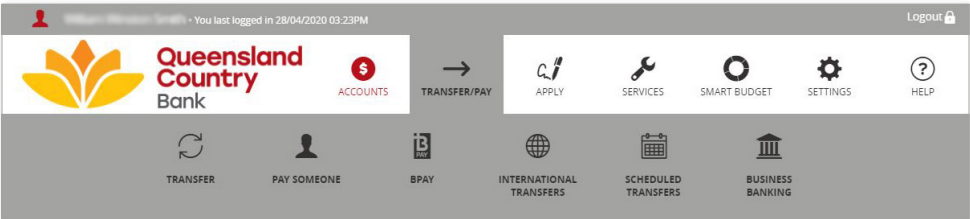
\$120.00
Current \$120.00

Select PayID name

More options

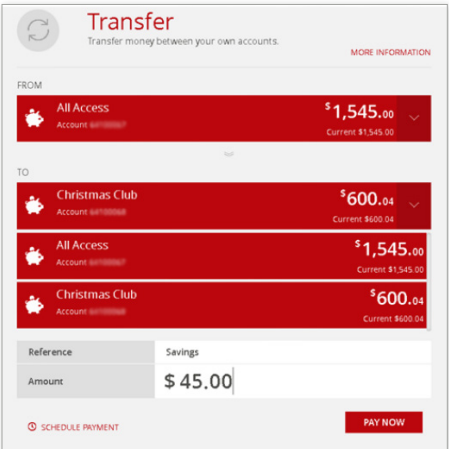
Transfer/Pay

The Transfer/Pay menu allows you to make payments from your accounts.

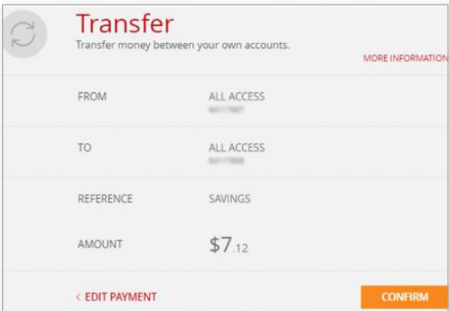


1. Transfer

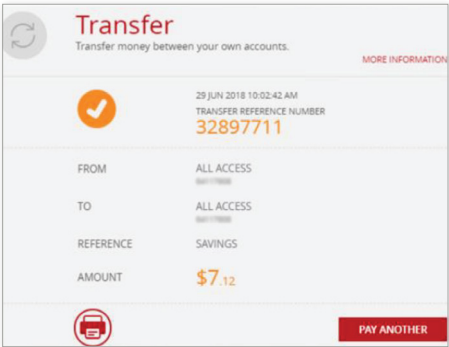
The Transfer function allows you to transfer funds between your own accounts. Click on the arrow and choose the account you need to transfer from and the account you need to transfer to. Enter your reference and the payment amount. You can choose to process the payment now or schedule the payment for a future date.



Check the details of your transfer and select 'Edit Payment' to make changes or 'Confirm' to continue.

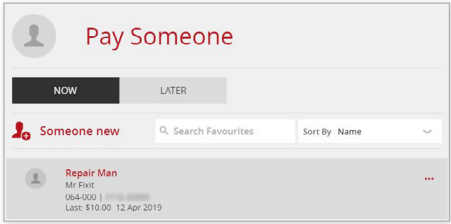


Once the transfer has been confirmed you can print a receipt by clicking the print icon. Make another transfer by selecting 'Pay Another'.



2. Pay Someone

The ‘Pay Someone’ function allows you to transfer funds to another person’s account. Choose whether you want to process the payment now or schedule it for a future date by clicking on the relevant tab. Then, select a recipient from your favourites list or click to add a new recipient.



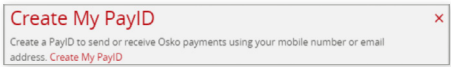
If you want to process the payment now, you will have the choice of inputting a PayID for real time payments, or sending to a bank account the traditional way by entering a BSB and account number.

Pay Someone - to PayID

With the New Payments Platform (NPP), you can send Osko payments, which are processed instantly between participating financial institutions in Australia.

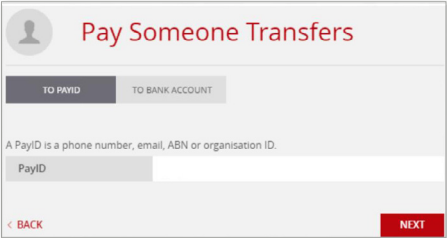
To send a real time payment, you need to ask for the recipient’s PayID, which will usually be their email address or phone number. You enter this PayID instead of a BSB and account number.

While you don’t need to have your own PayID to send a real time payment, you may at this point receive a prompt as shown below to create one.

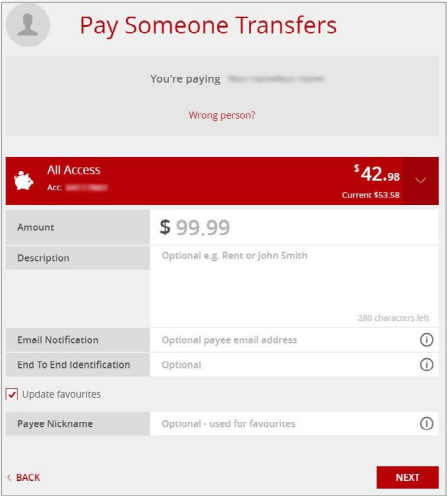


You can either dismiss the message by clicking on the red X, or select ‘Create My PayID’ and follow the steps on page 7 of this guide.

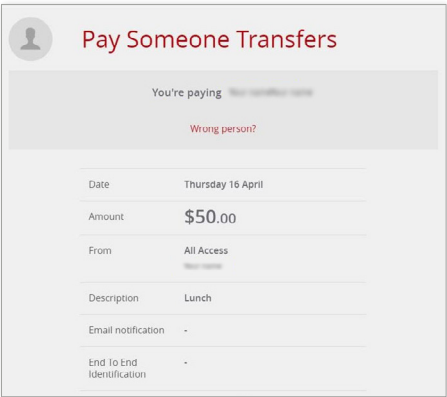
Select the ‘To PayID’ tab, enter your recipient’s PayID, then select ‘Next’.



Enter the payment amount and any optional fields.



Check the details, then click ‘Confirm’.



Pay Someone - to Bank Account

To send money to someone’s account the traditional way, select the ‘To Bank Account’ tab, then enter their account name, BSB and account number.

Pay Someone Transfers

TO PAID

TO BANK ACCOUNT

Account Name

Payee name

ⓘ

BSB

6 digits

ⓘ

Account Number

9 digits

ⓘ

< BACK

NEXT

Click on the arrow to choose which account to transfer from. Enter the details of your transaction.

Select ‘Update favourites’ if you wish to save the payee details for future payments. The first time you make the payment you will need to verify your identity using SMS or token security. Payments added to favourites are known as ‘trusted payments’ so you won’t need to validate future transfers to that account.

If you had selected the ‘Pay Later’ option this screen will also allow you to choose a date and frequency of payments.

Pay Someone Transfers

You're paying Mr Fixit

CBA - 240 Queen St Brisbane 064000 |

Wrong person?

All Access

Acc.

\$0.00

Current \$0.00

Amount

\$ 99.99

Reference

ⓘ

Email Notification

Optional payee email address

ⓘ

☒ Update favourites

Payee Nickname

Repair Man

ⓘ

Make Payment On

Select date

Frequency

Weekly

⌵

Number Of Payments

f.e. 4

ON

ONGOING

< BACK

SET SCHEDULE

Review the details of your transaction and select ‘Confirm’ to continue.

Pay Someone Transfers

You're paying Mr Fixit

CBA - 240 Queen St Brisbane 064000 |

Wrong person?

Date

Friday 17 April

Amount

\$0.01

From

All Access

Reference

-

Email notification

-

Nickname

Repair Man

Make payment on

30 Apr 2020

Frequency

One Off

Number of payments

1


< BACK

CONFIRM


3. BPAY®

Use this function to make BPAY® payments. Click on the arrow to choose which account you need to pay the bill from. Enter the details of your transaction and check 'Add to Favourites' if you would like to save the biller details. You can choose to process the payment now or schedule the payment for a future date.

The first time you make the payment, you will need to verify your identity using SMS or token security. Payments added to favourites are known as trusted payments so you won't need to validate future payments to that biller.



BPAY
Please note: BPAY® payments performed after 6pm on a business day, weekend or public holiday will be processed the following business day.
MORE INFORMATION

**All Access**
Acc. 1000000000000000

\$1,493.52
Current \$1,493.52

Description	INSURANCE
Biller Code	1552
Customer Ref No.	<input type="text"/>

ADD TO BILLERS ☒

?


Amount

\$ 350.00

SCHEDULE PAYMENT

PAY NOW

Confirm the details of your payment and select 'Confirm' to continue.



BPAY
Please note: BPAY® payments performed after 6pm on a business day, weekend or public holiday will be processed the following business day.
MORE INFORMATION


FROM	ALL ACCESS <small>1000000000000000</small>
TO BILLER	ERGON ENERGY QUEENSLAND PTY LTD
BILLER CODE	1552
CUSTOMER REF NO.	<input type="text"/>
DESCRIPTION	INSURANCE
AMOUNT	\$350.00

< EDIT PAYMENT

CONFIRM

4. International Transfers

Pay money to overseas accounts directly through internet banking. You can view all international transfers, or those that are pending, stopped or processed. To create a new transfer, select 'Create Transfer'.



International Transfers
The below are multiple to sign transfers only, which are either pending approval, rejected, cancelled or processed. To create a transfer, click 'Create Transfer'.


CREATE TRANSFER

ALL


PENDING

STOPPED

PROCESSED



The service will guide you through the process for completing your international transfer. First, you need to get a quote. Enter the amount and type of currency to transfer then select 'Get Quote'.



International Transfer
Please enter an amount and type of currency to transfer, once you have done this click the Request Quote button below to obtain an exchange rate.
MORE INFORMATION

Country

Select country

Currency

Select currency

Select the currency for the transfer

☒ AUD

☐ Foreign

Amount

GET QUOTE

Review your quote and select 'Next' to proceed.

QUOTE

Date

5/8/2016 1:9:58 PM

To Country & Currency

UNITED STATES, USD

AUD

100.00 AUD

Transfer Fee

0.00 AUD

Exchange Rate

1 AUD = 0.7381 USD


Foreign

73.81 USD

NEXT

Enter the details of your transfer, choose to save to favourites if you need the details for a future payment, then select 'Next'.

FROM ACCOUNT

 All Access
Acc. 0000000001

\$1,000.00
Current \$1,000.00

Purpose

Personal

TO PERSON

Account Name

Bob Smith

Address Line1

1 First Street

Address Line2

Optional

City

New York

State/Province

Optional

PostCode

Optional

Country

United States

Phone

Optional

Tax ID

Optional

Relationship

Optional

Reference 1

Optional

Reference 2

Optional

TO BANK

SEARCH FOR A BANK

Bank Name

Goldman Sachs

You will receive a final quote that is valid for 45 seconds. Review the details of your transfer and select 'Confirm' to continue.

TO BANK

Bank Name

GOLDMAN SACHS

Account

123456

Routing Code

756

SWIFT Code

Address

2 SECOND STREET

City

NEW YORK

State

PostCode

Country

UNITED STATES

QUOTE

Date

5/8/2016 11:47 PM

To Country & Currency

UNITED STATES, USD

AUD

100.00 AUD

Transfer Fee

0.00 AUD

Exchange Rate

1 AUD = 0.7381 USD

Foreign

73.81 USD


The quote is valid for 45 seconds, if it's acceptable please choose 'Confirm Transfer' now.


BACK

CONFIRM


5. Scheduled Transfers


The Scheduled Transfers page lists all recurring payments that have been set up on your accounts. Click on the ellipses (...) button to view the details of each transfer.

 Scheduled Transfers


 TRANSFER TO MY 'CHRISTMAS CLUB'
NEXT: 5 AUG 2016
FROM ALL ACCESS
WEEKLY FOR 3 TRANSFERS

\$45.00






If you need to make any changes you can modify the details and select 'Save', or choose 'Delete' to cancel all future payments.

 TRANSFER TO MY 'CHRISTMAS CLUB'
NEXT: 5 AUG 2016
FROM ALL ACCESS
WEEKLY FOR 3 TRANSFERS


\$45.00



FROM

ALL ACCESS
Acc. 0000000001

TO

 Christmas Club
ACCT 0000000001

\$765.04
\$765.04

Reference

Savings

Amount

\$ 45.00

Pay On


05/08/2016

Frequency

Weekly

Number Of Payments


3



ONGOING

DELETE

SAVE

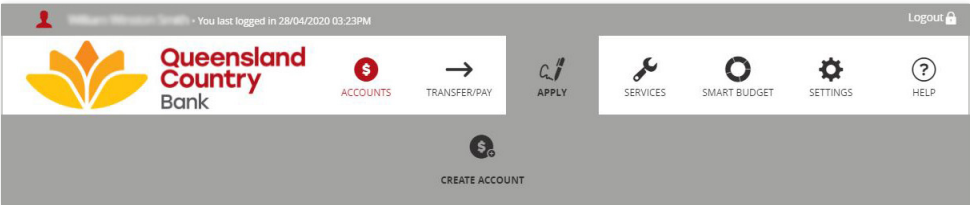


6. Business Banking

Refer to the separate Queensland Country brochure, *Guide to Making Batch Payments in Internet Banking*, for step by step instructions on using this function.

14

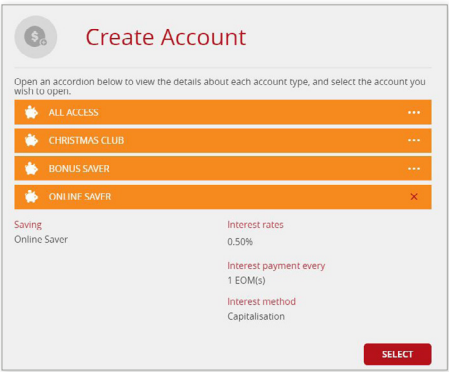
Using the Apply menu, you can create certain individual accounts online.



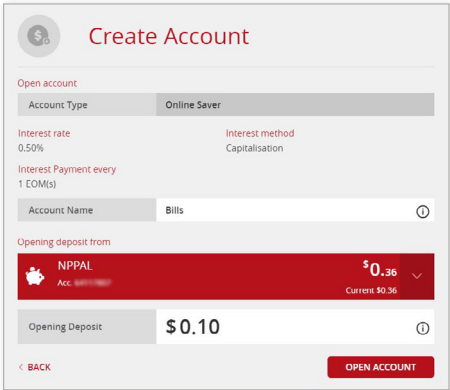
1. Create Account

Select ‘Create Account’. You will need to verify your identity using SMS or token security to access this section.

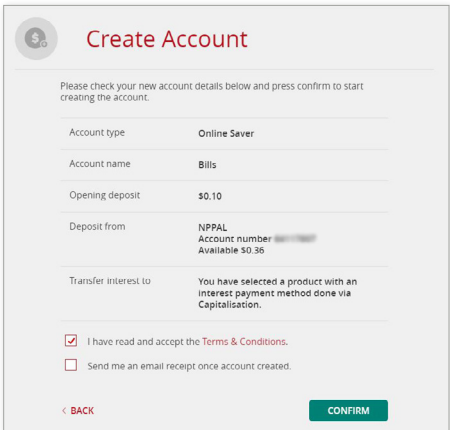
Review the accounts available to open online. Click on each account type to view interest rate information and click the ‘Select’ button to apply for the account that’s right for you.



You can enter a nickname for your account in the Account Name field. Choose the amount of your opening deposit and use the arrow to select which of your existing accounts will fund the opening deposit.

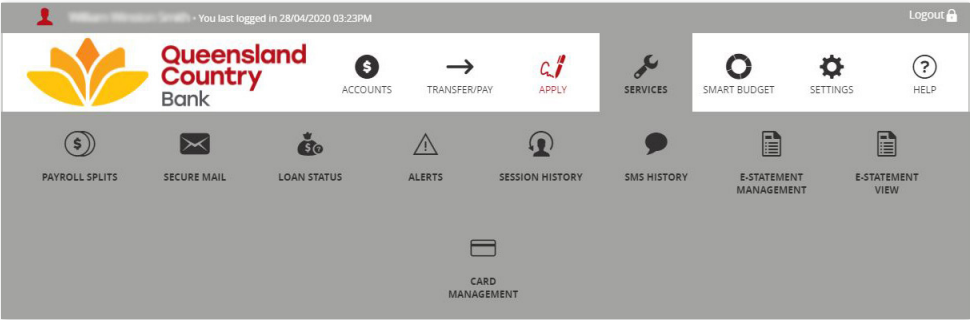


Review your new account details, read and accept the terms and conditions, choose if you want a receipt emailed to you, then select ‘Confirm’, or click the ‘Back’ button if you want to make any changes.



Services

Use this menu to view or modify services offered by Queensland Country.

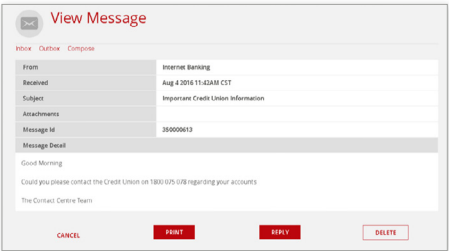


1. Secure Mail

You can use Secure Mail to send or receive important information relating to your accounts. To read a message, click on the highlighted subject line.



Here you can choose to print, reply or delete the message.



When you reply, your message will be sent to the Queensland Country contact centre team.

2. Loan Status

The Loan Status menu allows you to view the progress of any loan applications and existing loans.

UN-ADVANCED LOANS			ADVANCED LOANS		
Loan ID	Status	Loan Name	Loan Amount	Last Update	Action
10592	Advanced	Home Loan-Variable 1 G	\$395,690	29/07/2016 12:00 AM	
10593	Advanced	Investment-Variable Loan	\$275,250	29/07/2016 12:00 AM	
10613	Advanced	Home Loan-Fixed	\$490,250	04/08/2016 12:00 AM	

3. Alerts

You can elect to receive an SMS or email alert when a range of actions happen to your accounts, like funds are deposited or your balance hits a certain threshold. To get started, click the red wheel (settings) icon next to the 'Create Alert' button.



Enter your mobile number and email address and select your preferred method and time for receiving alerts, then select 'Save'.

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

MOBILE NO. [REDACTED]

EMAIL ID [REDACTED] (update)

Alert Me Via ☒ SMS ☐ EMAIL

Alert Me ☒ ANYTIME ☐ BETWEEN

Times 7:00 AM 6:00 PM

SAVE

Click the 'Create Alert' button and explore the different options.

Global Alerts notify when credits or debits are made to any of your accounts.

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

GLOBAL ACCOUNT CARD

ALERT ME ABOUT

☒ Credits ☐ Debits

CANCEL SAVE

Account Alerts notify when a specific account reaches a threshold or to receive regular updates on the balance of that account.

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

GLOBAL ACCOUNT CARD

All Access **\$1,500.00** ☒ ☐ \$1,500.00

ALERT ME ABOUT

☒ Account Balance Threshold ☐ Scheduled Balance

Thresholds \$ 100 \$ 5000

CANCEL SAVE

Card Alerts notify when a range of transactions are processed using your card.

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

CREATE ALERT

GLOBAL ACCOUNT CARD

Visa Debit Card [REDACTED]

ALERT ME ABOUT

- ☒ Paywave Transactions
- ☐ EFTPOS Transactions
- ☐ ATM Withdrawals
- ☐ Credit Card Transactions
- ☐ Transaction Threshold

CANCEL SAVE

All of your alerts are summarised in the Alerts screen. Click the ellipses (...) button to edit or delete an alert.

Alerts
Create SMS or EMAIL or Both alerts on this page. Mobile number is mandatory for any type of alerts.

New alert was successfully registered.

CREATE ALERT

ALL ACCESS [REDACTED]

MY SCHEDULED BALANCE

NEXT: 01 AUGUST 2016 AT 1:00AM
PER QUINCY DAY

4. Session History

In Session History, you can view the details of everything you have done while logged into internet banking. View all details or specify a date range or action.

Session History

Date Range 21/03/2020 05/04/2020

SEARCH

VIEW STATEMENT	05 APR 2020 12:00AM
LOGIN	05 APR 2020 12:00AM
PASSWORD CHANGED	05 APR 2020 12:00AM

Session History

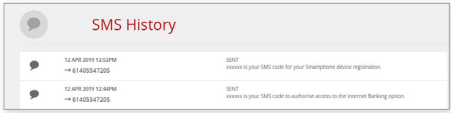
Date Range 21/07/2016 05/08/2016

Filter ALL

TRANSFER PAYMENTS	05 AUG 2016 1:00PM
BUSINESS BANKING	05 AUG 2016 1:00PM
INTERNAL LENDING	05 AUG 2016 1:00PM
RIGHT	05 AUG 2016 1:00PM
MAILBOX	05 AUG 2016 1:00PM
RECEIPTS	05 AUG 2016 1:00PM

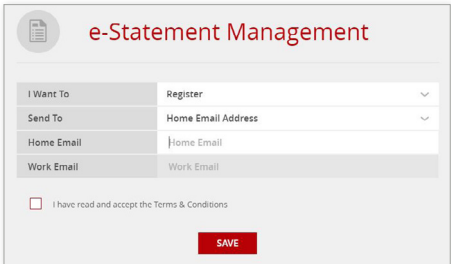
5. SMS History

Use this function for a list of all SMS messages that have been sent to your mobile for authentication.



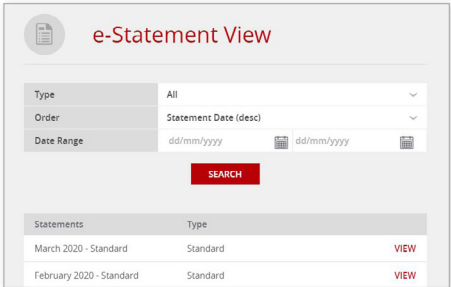
6. e-Statement Management

In this section you can register to view your statements electronically. Enter your details, accept the terms and conditions and select 'Save'.



7. e-Statement View

Here you can view all of your old e-Statements. Scroll through and select the statement you want to view or search by specific criteria.



8. Card Management

Depending on the credit and/or debit cards you have, the Card Management menu allows you to perform a range of actions.



Activate Card

This function can be used to activate a new card online.

Lost or Stolen

Here you can immediately cancel a card that has been lost or stolen. Keep in mind that this action cannot be undone, and you will need to contact us to order a replacement card.

Change Card PIN

Choose this option to select a new PIN for your card.

Reduce Visa Credit Limit

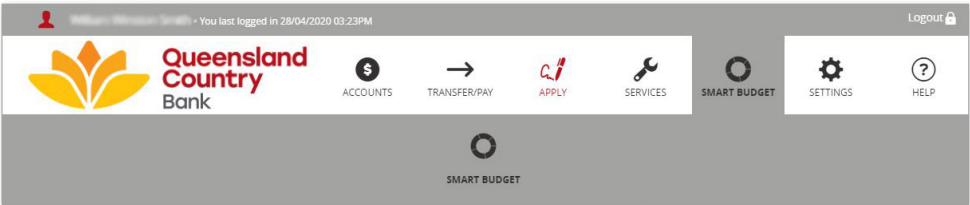
If you have a credit card with Queensland Country, you can specify a new reduced card limit here.

Cancel Visa Credit Facility & Card

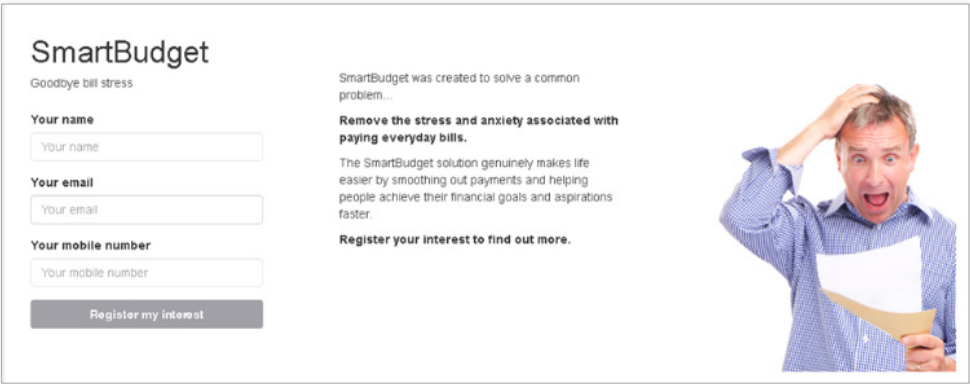
This function allows you to cancel your credit card online. Please allow three business days for the card cancellation to be processed.

SmartBudget

Members with a SmartBudget account can access the portal here.

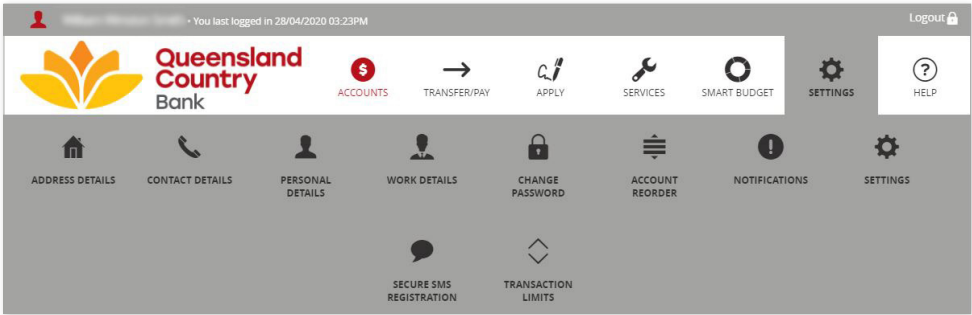


If you don't already have a SmartBudget account, you can enter your details to register your interest.



Settings

Use the Settings menu to update your personal details and preferences.



1. Address Details

Queensland Country may write to you with important information relating to your account. To ensure you receive those updates and your private information is protected, it is important that you regularly review and update your address. Click on the ellipses (...) button beside your address to delete or update your information.

Address Details

You have successfully updated your address details. Please provide the reference number (#10977) while making inquiries regarding this update.

PRIMARY ADDRESS

333 Ross River Road AITKENVALE 4814 QLD

...

Care Of Details	
Property	
PO Box/Flat Type	
PO Box/Flat Number	
Street Number	333
Street Name	Ross River
Street Type	Road
State	QLD
Post Code	4814
Suburb	AITKENVALE

SAVE

2. Contact Details

Use this function to update your phone or email address. Delete old information, enter your current details, then click 'Save'.

Contact Details

You have successfully updated your contact details. Please provide the reference number (#10981) while making inquiries regarding this update.

PHONE NUMBERS

Home	Include area code, no spaces or brackets.
Business	Include area code, no spaces or brackets.
Mobile	Your mobile number
Fax	Include area code, no spaces or brackets.

EMAIL ADDRESSES

Home	email@gmail.com
Business	email@gmail.com

SAVE

3. Personal Details

Use this page to record and update details relating to your residence, marital status and dependents. Queensland Country may require this information in certain circumstances (i.e. when you apply for a loan).

Personal Details

Residence	Rent
Marital Status	Married
Dependents	2

SAVE

4. Work Details

You can notify Queensland Country here if your employment details change.

Work Details

CURRENT EMPLOYER

Employer Name

Full Address

Phone

Employment Category

Occupation

Position

Start Date

PREVIOUS EMPLOYER

Employer Name

Full Address

Phone

Employment Category

Occupation

Position

Employment Dates

5. Change Password

Queensland Country recommends that you change your password regularly. You should update your password as soon as possible if somebody else knows it or it has been compromised in any way. Simply enter your current password then confirm your new, secure password.

Change Password

To change your Internet Banking password, please enter your current password, then enter your new password and confirm it. Click the Change Password button when you are done.

Your new password (examples may not be configured as such):

- Must be between 8 and 16 characters long
- Must contain both letters and numbers
- Must be different to your previous 5 passwords
- Should not contain part of your name or your date of birth
- Must not contain your member number

Current Password

New Password

Confirm New Password

CHANGE PASSWORD

6. Account Re-order

This function allows you to change the order in which your accounts are listed to suit your needs. Click on the arrow icons and drag the account block to the desired position. Click 'Save Order'.

All Access

Account Summary

\$900.00

Current \$900.00

Christmas Club

Account Summary

\$765.04

Current \$765.04

Bonus Saver

Account Summary

\$0.00

Current \$0.00

SAVE ORDER

7. Notifications

You can elect to receive receipts and notifications via email using this function. Simply enter your email address, choose the services you would like to receive an email notification or receipt for, then click 'Save'.

Notifications

We will send receipts and notifications to the following email address. Please use the options below to choose which you would like to receive.

Email

email@gmail.com

☐ INTERNAL TRANSFER

☐ CREDIT UNION TRANSFER

☐ EXTERNAL TRANSFER

☐ BPAY PAYMENTS

☐ BUSINESS BANKING

☐ INTERNATIONAL TRANSFER

☐ NON TRANSACTIONAL EMAIL

☐ UPDATE CARD STATUS

SAVE

8. Secure SMS and Token Registration

Queensland Country offers an extra level of online protection with SMS and token security. Read more on page 5 of this guide under 'Two-Factor Authentication'.

9. Transaction Limits

Your default transaction limits will vary in accordance with your online security. Restricting the amount that can be paid from your account each day can help protect you against online fraud. We take your online security seriously so you can only reduce transaction limits online. If you need to increase your transaction limits, please contact us.

To reduce your transaction limits, first click the ellipses (...) button beside the relevant limit.

Transaction Limits

INTERNAL LIMIT

CURRENT: \$50,000.00

...

EXTERNAL LIMIT

CURRENT: \$50,000.00

...

BILL LIMIT

CURRENT: \$1,500.00

...

Then choose your preferred limit. Select 'Update Limits' to save changes.

Note: If you reduce your transaction limits and later want to increase them again, you'll need to contact us.

Transaction Limits

INTERNAL LIMIT

CURRENT: \$50,000.00

✕

Internal Limit

\$50,000.00

\$0.00

\$100.00

\$200.00

\$300.00

\$400.00

\$500.00

\$1,000.00

\$2,000.00

\$5,000.00

\$10,000.00

\$20,000.00

\$50,000.00

...

EXTERNAL LIMIT

CURRENT: \$50,000.00

...

BILL LIMIT

CURRENT: \$1,500.00

...

10. Settings

On this page you can change your preferred account. The preferred account will automatically be selected when you process debits from your accounts. You can change the account you wish to debit at any time. Click the arrow and select your preferred account, then click 'Save'.

Settings

PREFERRED ACCOUNT

Bonus Saver

ACC: 000000000000

\$0.00

Balance \$0.00

Bonus Saver

ACC: 000000000000

\$0.00

Balance \$0.00

All Access

ACC: 000000000000

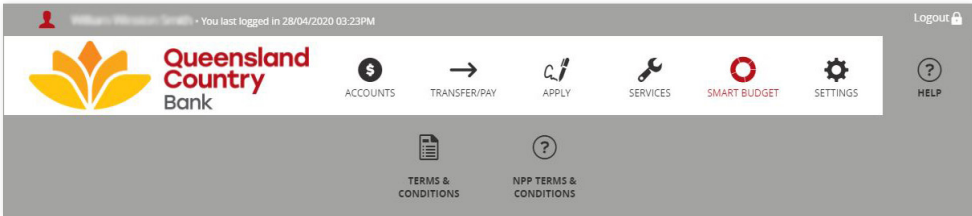
\$900.00

Balance \$900.00

SAVE

Help

Use the Help menu to view our Terms & Conditions.

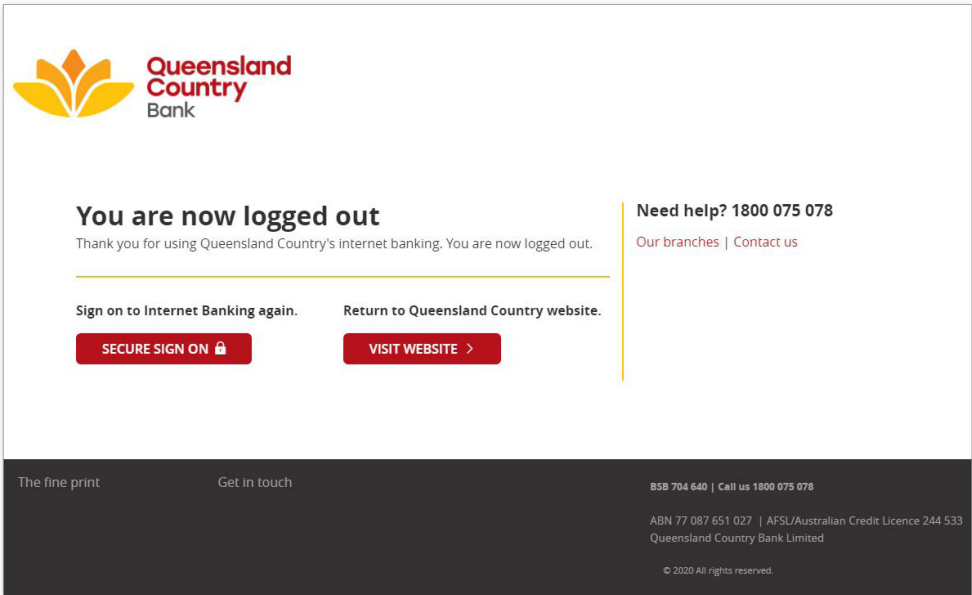


Logging Out

For your online security it is important that you log out of internet banking at the end of each session. When you're ready to log out, simply select 'Logout' at the top right hand corner of the page.



From here, you can log in to internet banking again or return to our website.



How to contact us

If you have any questions or need more information, please contact us:

Branch Visit our website for a listing of all our branches

Post PO Box 679, Aitkenvale QLD 4814

Phone 1800 075 078

Website queenslandcountry.bank

Email info@queenslandcountry.bank



Queensland Country Bank

Names, accounts and other details used throughout this guide are fictitious and have only been used for illustrative purposes.

Queensland Country Bank Limited ABN 77 087 651 027
AFSL/Australian Credit Licence 244 533

QCD 0042 V2 0121