

# Your Banking **Guide**





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# Accessing your funds

We understand how important it is that you have access to your money whenever and wherever you want it. Therefore **we provide a selection of convenient access options and where possible, we offer unlimited fee free transactions.**

With some of our transaction accounts, you can make as many rediATM, NAB or Bank of Queensland ATM withdrawals, as often as you like without being charged a fee.

Check out the relevant product brochures to see which access methods are best for your needs.



# Access options

## ATMs

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rediATM, NAB and BOQ have joined forces to give you free access to one of Australia's largest ATM networks. You can make unlimited fee free transactions at rediATMs such as withdrawing cash, checking account balances and transferring funds between your P&N accounts. Free withdrawals are only available at NAB and BOQ ATMs.

## Internet Banking

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Internet Banking allows you to access your accounts 24/7 via the internet on any desktop computer, laptop, tablet or smart phone device. It's fast and secure, and you can make an unlimited number of free transactions.

## Mobile Banking

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Our Mobile Banking app gives you the basic functionality of Internet Banking through your mobile phone. Access the P&N Mobile Banking app with any Apple or Android, internet enabled mobile phone and you'll be able to check your account balances, transfer funds and pay bills, just as you would do on your computer.

## Telephone Banking

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Telephone Banking is a convenient banking option if you don't have a smart phone or access to the internet. It can be used 24/7 to transfer funds between P&N accounts, pay bills via BPAY® and check account balances and transaction history.

## SMS Banking

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SMS Banking is a great way to keep track of your finances using SMS technology. You can send a text message from your mobile phone to P&N and request information on your account balance, latest transactions or interest earned on your account. You can also register to receive message alerts directly to your mobile, telling you of important account information.

## EFTPOS

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EFTPOS is the simplest way to pay for goods at retail outlets with your P&N card. And when you select 'credit' with your Visa card, you can make as many transactions as you like for free on most P&N accounts.

## **BPAY**

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BPAY is a convenient way to pay bills when using internet banking, mobile banking or telephone banking. And it's free. Thousands of organisations allow you to make payments to them through BPAY. You can even make bill payments up to 90 days in advance.

## **Bank@Post™**

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You can deposit cash and cheques to your P&N accounts and withdraw cash at all Australia Post Bank@Post™ outlets. Bank@Post™ is Australia Post's personal banking service, providing convenient access to your accounts at around 300 locations throughout WA and over 3,000 Australia wide.

## **Direct credits**

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Direct credits are a fast and secure way to receive deposits to your account. Many organisations, such as the Australian Tax Office, can either send you a cheque or they can deposit funds electronically into your account. By choosing an electronic deposit, you don't have to wait for a cheque to arrive, find time to make a deposit and then wait for the cheque to be cleared. It's all done for you. You can nominate to have your salary, insurance refund, rental income, dividends and investment returns paid directly into your P&N account.

## **Direct debits**

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If you want to make regular payments, like insurance or bill payments, you can set up a direct debit. It's hassle free and means you don't need to remember to pay bills every month.

## **Express cheque deposits**

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Making cheque deposits is hassle free using our Express Cheque Deposit boxes, located inside all our branches. Your cheque will be processed by close of business on the same day you deposit it, and will be cleared within 4 business days.

## Electronic pay deposits

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You can make your pay work harder for you by setting up an electronic pay deposit to your P&N savings account or loan.

## Mobile Lending Managers

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We have Mobile Lending Managers covering the metro area and South West. They are happy to visit you in your own home or place of work and can take applications for home loans.

## Branches

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In branches across the metro area from Ocean Keys to Bunbury, we provide members with services such as cash & cheque deposits, withdrawals, applications for home loans/ personal loans/credit cards, international money transfers, foreign exchange, and more.

## More information

on our transaction accounts:

- [pnbank.com.au](https://pnbank.com.au) > **Transaction Accounts**  
or ask for our **Transaction Accounts brochure**

on branch locations and opening hours:

- [pnbank.com.au](https://pnbank.com.au)

on fees and charges:

- [pnbank.com.au](https://pnbank.com.au)  
or ask for our **Fees & Charges brochure**







# A closer look at Internet Banking

Internet Banking is a fast, secure and convenient way to manage your everyday banking from your computer, tablet or smart phone, any time of the day.

It can help you save money too because when you register for P&N Internet Banking, you can enjoy unlimited fee free online transactions.

## Features

- View and print account details and transaction information
- Transfer funds between your P&N accounts or to an external account
- View and search past transactions
- Pay bills online with BPAY
- Update your contact details
- View statements online
- Send international money transfers
- Manage your cards
- Secure messaging

## How to register

Internet Banking is available to all P&N members and registration is easy. You can register by calling **13 25 77**, by dropping into a branch, or online by initiating a Web Chat session. Once you have registered, you can start using Internet Banking immediately.

## Getting started

1. Access the P&N website ([pnbank.com.au](http://pnbank.com.au)).
2. Click on the red online banking 'Log In' button, located in the top right hand corner of the screen.
3. The login page will appear. Enter your member number and password and click 'Log In'.
4. To continue you must read and accept the Terms and Conditions. A new window will appear explaining the Terms and Conditions.
5. You will be prompted to choose a new password. You will use this password for all future access, therefore it is vital that your password is not easily guessed. Do not save this password to your browser.

After entering your new password the dashboard screen will appear listing your accounts and balances. From this screen you can access all internet banking functions.

## Making funds transfers

An electronic funds transfer is the perfect way to send money to friends, family or colleagues without the worry and hassles of handling cash. With internet banking you can transfer money internally between your accounts, externally to other members' accounts or to an account at another financial institution.

### **Transfer between your own accounts**

You can transfer funds immediately between your own P&N Bank accounts. Go to the Transfer/Pay section and click on Transfer to open the Transfer screen. You can schedule future and regular transfers between your own accounts.

## **Pay another P&N membership**

Transfer funds to another P&N membership and the funds will be transferred immediately. Go to the Transfer/Pay section and click on Pay Member to open the Pay another P&N member screen. You will need the Account name and account number of your payee. You can save the details of your favourite Payees and schedule future dated and regular transfers to other P&N memberships.

## **Pay Anyone**

Transfer funds externally to any bank account in Australia through the Pay Anyone function. Go to Transfer/Pay and click on Pay Anyone. You will need the BSB number, account name and account number of your payee. You can save the details of your favourite Payees and schedule future dated and regular transfers to external bank accounts

## **BPAY**

Pay your bills through B<sub>PAY</sub> at any time of day or night. Go to Transfer/Pay and click on B<sub>PAY</sub>. You will need the Biller Code and reference number of the bill you wish to pay. You can save the details of your favourite Billers and schedule future dated and regular payments to your favourite billers.

## **International transfers**

You can initiate electronic transfers to overseas bank accounts. To enable this facility and set your maximum daily transfer limit please contact us on 13 25 77. Once set up, go to Transfer/Pay and click on International Transfers. You can save the details of your favourite overseas payees to whom you make regular transfers.

# Other services

## Balances

From the dashboard view or balances page view all your account details including current and available balances, uncleared funds and your latest transactions. Click on Accounts and then go to Balances.

## Transaction History

For a detailed list of transactions or to search for a specific transaction click on Accounts and then go to Transaction History. You can search for keywords such as billers or for a specific period. You can do a more refined search by clicking on the Advanced Search button.

## Interest details

This will show you the interest earned and paid on your bank accounts for the current and previous financial year. Click on Accounts and then go to Interest details.

## Manage cards

You can activate a new card, change your PIN number and report lost or stolen cards any time of day or night. Go to Services and then Manage cards to change your PIN or report a lost or stolen card.

## Alerts

You can set up regular alerts to notify you by email or SMS message of a specific balance or transaction threshold that has been met. You can also set up global alerts to notify you when any debit or credit transfer is processed to your account.

## **Secure mail**

Internet Banking has secure messaging facility so you can contact us or we can send you a message in a secure environment. New messages from P&N bank will appear in your Mailbox accessible from the Dashboard or Balance page. To send us a secure message go to Services and then Secure Mail.

## **eStatements**

Sign up for eStatements to receive your periodic account statement electronically. Register by clicking on Services and then Register for eStatements. You will be advised via email when a new statement is available for viewing. Go to Services and then View eStatements to see your most recent statement as well as all your previous statements.

For more information about P&N Bank Internet Banking including FAQ's, videos and user guides please visit our website [pnbank.com.au](http://pnbank.com.au)

# Internet Banking security

P&N considers the protection of our members' personal details as vital. With 128 bit encryption and security measures that are constantly being reviewed, you can be assured that your personal information will remain secure when using Internet Banking.

P&N has introduced two factor authentication to Internet Banking to enhance the protection of your funds. There are two options available:

## Secure SMS

To ensure that the person logged into internet banking and performing secure transactions is authorised to do so, you are required to authorise certain transactions and actions by using a secondary level of security in the form of a real time SMS code.

When you initiate a transaction or action that is protected by Secure SMS, you will be asked to request and enter a single use SMS code This will be sent to your registered mobile phone number.

Once you've authorized the action by entering the SMS code, all future transactions and actions undertaken within that session will not require further SMS verification. Once a code has been used, it will automatically expire. Go to Services and then Register Secure SMS to register for Secure SMS.

## Security password

For members who can't use Secure SMS, or who may be travelling overseas where SMS messaging is not readily available, there is an alternative option to two factor authentication in the form of a security password. To enable Security Password you will need to Deregister for Secure SMS and set up your Security Password. This can be found under Services and Security Password Management.

Here are some additional precautions you can take to protect your own information while using Internet Banking:

- When selecting a password, do not use a combination that is easy to remember or logical to guess. We recommend you choose a password with a combination of letters and numbers, and that you change your code on a regular basis.
- Always log out once you have finished your internet banking session to ensure that no one using the computer after you can access your account information.
- Notify us immediately if you believe unauthorised access has occurred.
- For your own security, Internet Banking invokes a five minute time out period. This means that you will automatically be logged out of the system after a five minute period of inactivity.

# A closer look at P&N Mobile Banking App

Our Banking App offers fast access to your account making banking on the go easier and allowing you to do your banking anywhere at any time.

## Features

- Login with PIN or Fingerprint biometrics
- Personalise your dashboard
- Check your account details and transaction information
- Transfer funds between your P&N accounts or to an external account
- Create scheduled transfers and future dated transactions
- View and search past transactions
- Pay bills online with BPAY

## Getting started

To use our Mobile Banking App you must first be registered for Internet Banking, and then set up Secure SMS.

1. Register for Internet Banking by calling 13 25 77, by dropping into a branch, or online by initiating a Web Chat session.
2. Register for Secure SMS by logging in to Internet Banking, clicking on Services and then go to Register for Secure SMS.
3. A Secure SMS code will be sent to your nominated mobile phone number which you must enter to complete registration for Secure SMS
4. Search for and download the P&N Bank Mobile Banking App. Go to the App Store for iOS devices or for Android devices go to Google Play.
5. Open the app and register your device by entering your member number and Internet Banking password. Create your 4 digit PIN to access the App.



6. Authorise Touch ID or Finger print authentication if this function is accessible on your mobile device.
7. You will be sent a one off Secure SMS code which you need to enter to continue the registration process.
8. To complete registration you must read and accept the Terms and Conditions.
9. You now have access to the Mobile Banking App and can begin mobile banking.

## What can you do?

With the Mobile Banking App you can do all your banking on the go including transfer money between your own accounts, transfer to other P&N memberships or to a bank account at another financial institution. You can pay bills and set up future dated payments all from the convenience of your smart phone.

### Balances

See your current balances from the dashboard or tap through for a detailed listing of all your accounts and transactions. Tap on the help icon top of screen to view current and available balances, uncleared funds and view the interest earned and paid on your accounts.

### Transaction History

For a detailed list of transactions or to search for a specific transaction tap on the hamburger menu top left and then select Accounts. Select your account and then search icon top of screen. You can search for keywords such as billers or filter by debit or credit transactions.

## **Transfer between your own accounts**

You can transfer funds immediately between your own P&N Bank accounts. Tap on the hamburger menu top left and then select Transfer to open the Transfer screen. You can schedule future dated and regular transfers to your own accounts.

## **Pay another P&N membership**

Transfer funds to another P&N membership and the funds will be transferred immediately. Tap on the hamburger menu top left and then select on Pay Member to open the Pay another P&N member screen. You will need their Account name and account number. You can save the details of your favourite Payees and schedule future dated and regular transfers to other P&N memberships.

## **Pay Anyone**

Transfer funds externally to any bank account in Australia through the Pay Anyone function. Tap on the hamburger menu top left and then select Pay Anyone. You will need the BSB number, account name and account number of your payee. You can save the details your favourite Payees and schedule future dated and regular transfers to external bank accounts

## **BPAY**

Pay your bills through BPAY at any time of day or night. Tap on the hamburger menu top left and then select BPAY. You will need the Biller Code and reference number of the bill you wish to pay. You can save the details of your favourite Billers and schedule future dated and regular payments to your favourite billers.

For more information about the P&N Mobile Banking App including FAQ's and user guides please visit our website [pnbank.com.au](http://pnbank.com.au)

## Stay Safe and Secure

Here are a few things you should remember to stay safe using mobile apps:

- Don't keep your member number and password with your phone
- For security, your mobile session will close after a period of inactivity. To begin another session, simply log in again
- Make sure you exit the app, or lock your phone when you're finished
- Get in touch with us immediately if you've lost your mobile device or you think someone may know your login details.

The P&N Bank Mobile App is only available for download via the Apple App Store or Google Play Store.

# A closer look at Telephone Banking

When using Telephone Banking, you require a touch tone phone in order to access the system, that's a phone that emits a tone each time a key is pressed.

## How to register

Using Telephone Banking is easy. First you will need to register by calling **13 25 77** and choosing '4' and then '2'. You will be connected with a Member Services Consultant who will verify your details and register you. Once registered, your Member Services Consultant can transfer your call to Telephone Banking so you can start using the service immediately.



## Getting started

To use Telephone Banking for the first time, follow steps 1-4 on the following page. After you have entered the access code given to you by your Member Services Consultant (step 4), you will be asked to enter a new Telephone Banking access code, which will be used for all future enquiries. Your code must be 4-6 digits long. We recommend that you do not use sequential numbers, your PIN or date of birth. It is your responsibility to ensure no one else becomes aware of your Telephone Banking access code.

Telephone Banking and B<sub>PAY</sub> Terms & Conditions of use are included in your Savings Accounts and Account Access Channels Product Disclosure Statement. Copies are available on request.

## Steps for using Telephone Banking

1. Call **13 25 77**.
2. Press '8' for Telephone Banking.
3. Enter your member number followed by the hash key (#).
4. Enter your access code followed by the hash key (#).
5. Once you have been identified, you will be asked to choose from:

**(Press...)**

<b>1</b>	to hear your account balance
<b>2</b>	to make a bill payment using B <sub>PAY</sub>
<b>3</b>	to check the last transactions on an account (including personal cheques, deposits, Visa, ATM, EFTPOS and Bank@Post™ transactions)
<b>4</b>	to transfer funds between selected accounts belonging to the same member number or to another P&N member number
<b>5</b>	to see if a personal cheque has been presented
<b>6</b>	to receive account information through SMS Banking
<b>7</b>	for other services, press: <b>1</b> for the interest earned on your accounts in the last financial year <b>2</b> to change your Telephone Banking access code <b>0</b> to return to the main menu
<b>8</b>	to access another member number
<b>9</b>	to speak to a Member Services Consultant between 8am and 6pm WST (Monday to Friday)

6. When you have finished using Telephone Banking, hang up. A transaction can be terminated at any time before confirming by simply hanging up.

## Transferring funds

If you have selected option 4 from the Telephone Banking menu, follow these steps:

1. Indicate the account from which you wish to transfer funds.
2. Indicate the account to which you wish to transfer funds.
3. Enter the amount you wish to transfer in dollars and cents excluding the decimal point, then press the hash key (#), eg. 10000# denotes a \$100 transfer.

**NOTE:** to transfer funds to another member's account, you'll need the member number and account number.



# A closer look at SMS Banking

SMS Banking is a service that uses SMS technology to send information relating to your accounts via your mobile phone.

Using SMS Banking, you can send a message from your mobile phone to P&N and request information about your account balances, latest transactions or interest earned on your account.

You can also register to receive message alerts sent directly to your mobile phone, notifying you of important account information.





# Receiving alerts

To sign up for a regular alert you will need to log in to SMS Banking, select option 6 and then option 5. From there you can choose the alert/s that you would like to have applied to your SMS Banking registration.

**(Press...)**

- 1** to be alerted when you have a direct credit deposited into your account
- 2** to be alerted when a direct debit has been paid
- 3** to be alerted when your balance is less than or greater than a certain amount
- 4** to be sent a scheduled account balance ie. send an account balance every day at a specified time

**NOTE:** SMS Banking alerts are sent between the hours of 8am and 8pm WST, 7 days a week.



## Requesting information

With SMS Banking you can also make a request for your balance, year to date interest, or transactional information to be sent to your mobile phone 24 hours a day, 7 days a week.

Once you have sent your request to SMS Banking, it will be processed immediately and a response will be sent to your mobile, usually within a matter of seconds.

To make a request, enter the exact message as it appears in the table on the following page for the account information you require. When requesting information you can also select the account you require the information from. The accounts are in number order as they appear on your statement. If you are not sure of the order of your accounts please contact us on **13 25 77**.

Next, simply send the message to SMS Banking on **0422 866 866**

Message	Description
Bal Bal1 Bal2 Bal3	returns the balance of your account (eg. BAL1 will return the balance of the first account listed on your statement)
YTD YTD1 YTD2 YTD3	returns the year to date interest on your account (eg. YTD1 will return the interest of the first account listed on your statement)
TX TX1 TX2 TX3	returns the last 3 transactions on your account (eg. TX1 will return the transactions on the first account listed on your statement)

## SMS Banking fee

A small fee will be charged at the end of each month for each SMS Banking message sent to you from P&N. The fee will appear on your statement as 'SMS Banking Fee'.

When making a SMS Banking request, your mobile phone network provider may also charge you a fee for sending an SMS message. To find out more on the cost of this fee, please contact your network provider.

## More information

- [pnbank.com.au](http://pnbank.com.au)
- [Fees & Charges brochure](#)



# SMS Banking terms & conditions

These terms & conditions govern your use of the SMS Banking service. These Terms & Conditions should be read in conjunction with our existing Schedule of Access, Fees & Charges as issued from time to time. To the extent of any inconsistency between these Terms & Conditions and the Schedule of Access Fees & Charges, our Schedule of Access, Fees & Charges shall prevail.

To register for the SMS Banking service you must have an existing transactional savings account with P&N.

P&N may change these Terms & Conditions from time to time and shall provide you with reasonable notice of such change.

You accept these Terms & Conditions when you first register for the SMS Banking service.

SMS Banking alerts will be available between the hours of 8am and 8pm WST, 7 days a week. SMS Banking requests are available 24 hours a day, 7 days a week. P&N cannot guarantee the timely delivery of messages.

SMS Banking will only be available to the mobile phone number nominated by you. If you change your mobile phone number you must advise P&N of your new mobile number. Also, if your mobile phone is lost or stolen, we recommend that you contact P&N immediately.

SMS Banking messages will notify you as to the status of your account at a given point in time. A SMS Banking message may not take into account amounts deposited (or withdrawn) but not credited (or debited) to your accounts.

Members can register or deregister for the SMS Banking service by calling **13 25 77** and using Telephone Banking. Members will be charged for all fees up to the date of deregistering from the SMS Banking service.

SMS Banking may from time to time be unavailable due to systems maintenance or circumstances beyond our control such as mobile carrier outages.

P&N will not be liable: for any loss (including consequential loss) in connection with SMS Banking not being available; for any loss caused by any function of SMS Banking malfunctioning if you were aware, or in the opinion of P&N should have been aware that that function of SMS Banking was unavailable for use or malfunctioning; for any errors or damage caused to your mobile phone as a result of using SMS Banking. P&N will also not be liable: to any person for any loss (including consequential loss) that person suffers as a result of relying on information obtained via SMS Banking; for any loss (including consequential loss) due to incorrect registration of your mobile number or in the event your mobile phone has been lost or stolen; to the extent it withdraws the SMS Banking service.

A fee will be charged for each SMS Banking message that is sent to your mobile phone. The fee will be charged at the end of each month.

SMS Banking fees will be debited to your account monthly commencing at the end of the month you commence using the service and will be recorded on your statement of account.



# Contact us

## By phone

If you would like to contact us by phone, you can use the following numbers:

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All enquiries & new accounts	13 25 77
International callers	International dialling code + 61 8 9219 7609
Lost/Stolen Cards (freecall)	13 25 77 1800 648 027 (outside business hours)
Telephone Banking & B <sub>PAY</sub>	13 25 77 (available 24 hrs)
Fax	(08) 9219 7660

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## By email

You can email us on [info@pnbank.com.au](mailto:info@pnbank.com.au) or you can visit [pnbank.com.au](http://pnbank.com.au) and complete an online enquiry form. A Member Services Consultant will promptly respond to your enquiry.

## Web Chat

Our website offers a Web Chat service, providing online assistance with a real person. To initiate a Web Chat session with an online consultant, simply click on the Web Chat icon located towards the bottom of each page in the 'get in touch' section. Web Chat provides assistance with account enquiries, filling out application forms, navigating our website and information about products and services.

## Mail

If you would like to contact us by post, please post to:  
PO Box 8609 PERTH BC WA 6849

## In person

If you would like to speak to someone in person, please visit one of our branches.

# Banking services at our branches include:

- Cash and cheque deposits
- Withdrawals
- Account balances
- rediATMs
- Express Cheque Deposit boxes
- Credit card, home loan & personal loan applications
- Bank cheques
- Coin deposits
- Staff assisted funds transfers
- International money transfers
- General insurance
- Health insurance quotes
- Foreign exchange services
- PIN changes
- General enquiries

## Important information

Product terms & conditions are subject to change. Terms, conditions, fees & charges apply in relation to each of the products/services mentioned in this brochure and full details are available on request or application. The information contained in this brochure has been prepared without considering your personal objectives, financial situations or needs. You should obtain a copy of the relevant Product Disclosure Statement (PDS) and any terms and conditions and consider them before making any decision about whether to acquire the financial product. A copy of the PDS is available at [pnbank.com.au](http://pnbank.com.au) or from any P&N branch.

P&N is a member of an ASIC approved dispute resolution system. For information regarding this please contact us on **13 25 77**.



Police & Nurses Limited  
ABN 69 087 651 876  
AFSL 240701  
Australian Credit Licence 240701  
PO Box 8609  
PERTH BC WA 6849  
Tel: 13 25 77

[pnbank.com.au](http://pnbank.com.au)