

Internet Banking - First Time User Information

- 1 Go to **heritage.com.au** and click **"Login"**.
- 2 Enter your Heritage member number (the number that precedes any S, L or I in your account number).
- 3 Enter your temporary password by typing into the field. The temporary password provided to you by Heritage is valid for 7 days. If the password was issued more than 7 days ago, please contact Heritage for a new temporary password.

If you are not using a touch screen device, you will also have a "Virtual Keyboard" option. Click **"Login"** button.

- 4 You will be prompted to change your password. Enter your temporary password, enter a new password and then re-enter your new password to verify. Click **"Submit"**.

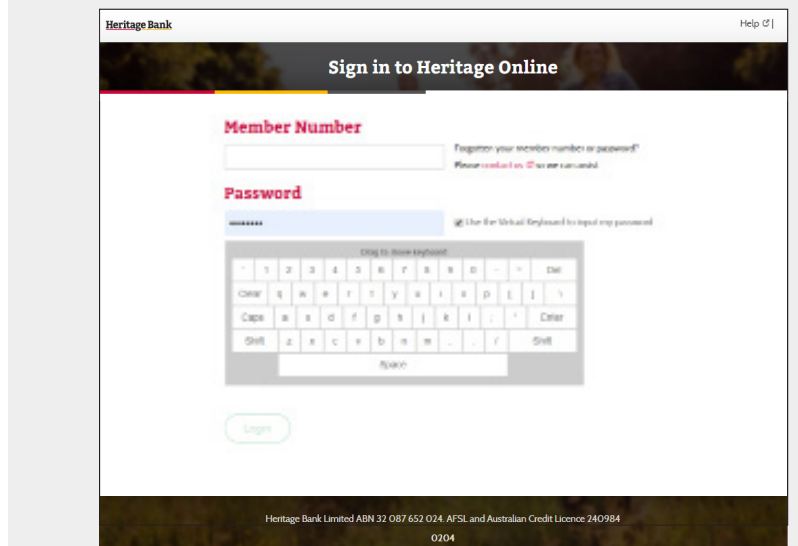
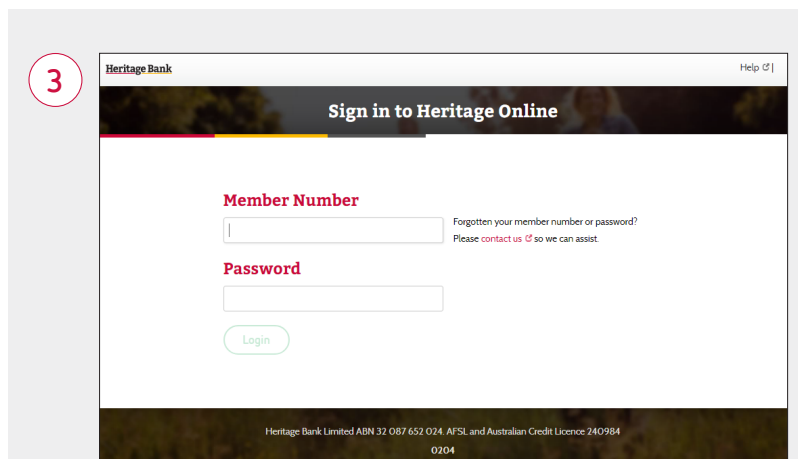
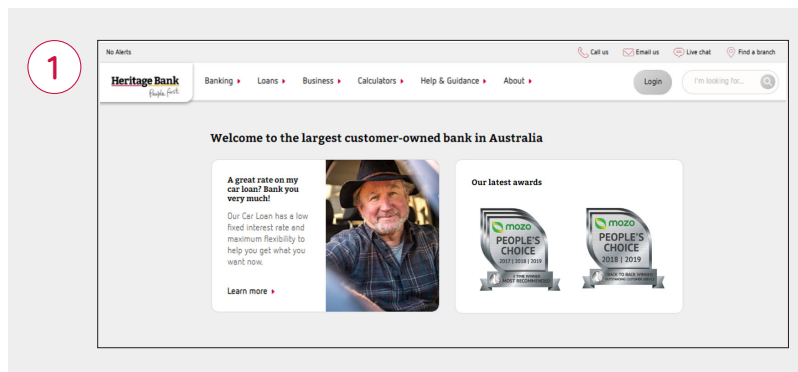
Your new password must be between 8-16 characters, contain an UPPER case and lower case letter, and at least one number. Passwords cannot contain special characters such as @ or !

- 5 Terms & Conditions will appear, after you have read and accepted these terms click **"Continue"**.

- 6 General Security Information may be displayed - read and click **"Continue"**.

- 7 You will be prompted to confirm Identification details and you may also be prompted to sign up for SMS Services - click **"Register Now"** or **"Remind Me Later"** depending on your preference.

- 8 Click **"Confirm"**.
You are now logged in.



If prompted to save your password to the device, please select **'NO'**. For security reasons we do not advise saving your password to your device, as this may cause issues with future logins.

Pay Anyone

Customers are able to transfer funds amongst their own accounts via Internet banking. However, Pay Anyone allows you to transfer funds to any person at Heritage or to an account at any Australian Financial Institution using a password.

If you have not registered for SMS Services, you will have received a Pay Anyone password when registering for Heritage online.

Note: This password needs to be changed within 7 days of issue and cannot be the same as your Login Password.

To update your Pay Anyone Password:

1. Choose the menu titled **"Settings"** then choose **"Change Pay Anyone password"**.
2. You will be prompted to change your password. Enter your temporary password, enter a new password and then re-enter your new password to verify.

Your new password must be between 8-16 characters, contain an UPPER case and lower case letter, and at least one number. Passwords cannot contain special characters such as @ or !

Interbank transfers

This will allow you to transfer funds from a chosen account to another Australian financial institution.

Accessible under the **"Transfers"** menu, select **"Transfer Money"**

1. Select the required **"From"** account from the drop down menu
2. Select the Payee from the drop-down menu
 - Alternatively you can enter a new payee by entering the Account Number (max 9 digits), BSB (Format NNN-NNN) and Account Name
3. Enter in the amount you wish to transfer
4. Enter in a reference for the transfer
5. Select whether you would like to perform the transfer **"Now"** or **"Later"**
 - If you choose to **"Transfer Later"** you will need to select:
 - The **"First Transfer Date"** for when you'd like the first transfer to occur.
 - A **"Frequency"** from the drop-down menu
 - How long the scheduled transfer should continue for. Choose **"Continue Until"** a certain date or **"Continue Indefinitely"**.

Reminder: Always ensure sufficient funds are available for scheduled transfers.

6. Then click the **"Next"** button.

If the Payee to whom you are wishing to transfer funds is a new payee (one you have not used before) then the next screen will require you to enter in your 'Pay Anyone Password' or a One Time Password which will be sent to your mobile phone if you are registered for SMS Services.

7. Confirm Transfer details and click to complete transfer

A receipt page for the transfer will be shown indicating the transfer details. You will also receive a confirmation email if you have an email address on your membership.

BPAY[®]

This function allows you to pay your bills via BPAY. Accessible under the **"BPAY"** menu, select **'Pay BPAY Bills'**.

1. Select the required **"From"** account from the drop-down menu
2. Select the biller from the drop down menu
 - Alternatively, you may enter a new BPAY biller by entering the Biller Code and a Biller Nickname
3. Enter the **"Customer Reference Number"**
4. Enter the **"Amount"**
5. Select whether you would like to perform the BPAY **"Now"** or **"Later"**
 - If you choose to **"Transfer Later"** you will need to select:
 - The **"First Transfer Date"** for when you'd like the first transfer to occur.
 - A **"Frequency"** from the drop-down menu
 - How long the scheduled transfer should continue for. Choose **"Continue Until"** a certain date or **"Continue Indefinitely"**.

Reminder: Always ensure sufficient funds are available for scheduled BPAYS

6. Click **"Submit"**

7. Confirm BPAY details and click confirm button to complete BPAY

A receipt page for the BPAY will then be shown indicating the payment details.

View Daily Transfer & BPAY Limits

You will have pre-set daily limits for transfers between Heritage accounts, to other financial institutions and through BPAY.

To check or reduce your daily limits:

1. Under **"Settings"** menu, select **"Daily Transfer /BPAY Limits"**
2. To reduce, enter the daily limit you would like to set and click **"Submit"**

You can only view and reduce the limits online. If you require the limits to be increased, please contact Heritage.

What else can I do on Heritage Online?

eStatements:

With eStatements you can receive and view your account statements electronically using Heritage Online. This means you will no longer need to wait for your paper statement to arrive by post.

To register for eStatements:

1. Accessible under **"Services"** menu, select **"Manage eStatements"**.
2. Select which accounts you would like to receive eStatements for and click **"Submit"**.

Due to legislative requirements, loan, credit card and line of credit accounts for multiple parties require written consent to receive eStatements only.

To View eStatements:

You will receive an email when your eStatement arrives and is ready to view online

1. Under **"Services"** menu, select **"View eStatements"**
2. Select the account you wish to view and select the Statement Date's or Statement Number.
3. Click **"Search"**
4. Select **"View eStatements"**. This can be viewed as a PDF file where you can print or save to your computer

SMS & Email Notifications:

This function allows you to set up various SMS and/or Email alerts to be sent to you when specific actions occur relating to your membership.

Email alerts are free. SMS Alerts are \$0.25 per SMS sent.

1. Under **"Settings"** menu, select **"Notification Settings"**
2. Check that the email listed is correct
3. Under the **SMS Settings**, select which mobile numbers on your membership you'd like to enable for SMS alerts.
4. Under **SMS Alert Settings**, nominate which account SMS fees are to be charged to.
5. Under **Transaction Alerts** you can nominate to receive specific SMS and/or Email alerts by ticking the boxes for the scenarios provided.
6. Generate and enter a 'One Time Password' to update your notification settings.
7. Click **"Submit"**

For security purposes, some security notifications are mandatory and cannot be turned off.

Activate a Card

If you have received a new card in the mail, you can activate this online through Internet Banking.

1. Go to **"Services"** menu and select **"Activate a Card"**
2. Complete the details
3. Once done, click on **"Submit"** and your card will automatically be activated

Account Information

To find information on your accounts:

1. Under **"Accounts"** menu, select **"Account Information"**
2. Use the **Select Account** drop down box to select which account you would like to view information for.
 - Here you will be able to see your account BSB, current and available balances. If viewing a credit card, personal loan or home loan account you will be able to see your interest rates and loan repayment information. If viewing a term deposit you can view the term deposit maturity date, interest rate and current instructions for funds at maturity.

Open a new Transaction or Savings account:

To open a new savings or transaction account on your existing membership:

1. Under **"Accounts"** menu, select **"Open Savings/ Transaction Account"**
2. Select the new account type you would like to open.
3. Indicate if you would like to make an initial deposit.
 - if making an initial deposit, select the existing Heritage account from which to make the transfer and enter the amount.
4. Ensure you have read the Terms & Conditions
5. Click **"Continue"**.
6. Double check all details and click **"Open Account"**

 Call your local branch or 13 14 22

 heritage.com.au

 facebook.com/heritage

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