

Internet Banking Guide



**Queensland
Country**
Bank

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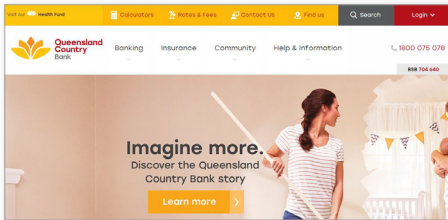
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BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518'

Getting Started

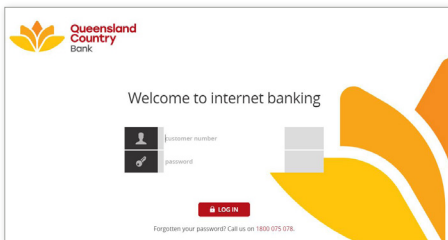
1. Register for Internet Banking

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'.



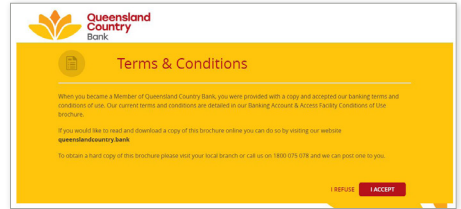
2. Log In

Enter your customer number and password to log in.



3. Logging In for the First Time

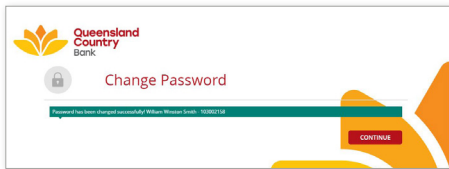
The first time you use internet banking you need to read and accept our online banking Terms & Conditions. The Terms & Conditions contain important points to remember to safeguard your accounts and can be downloaded online at any time.



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

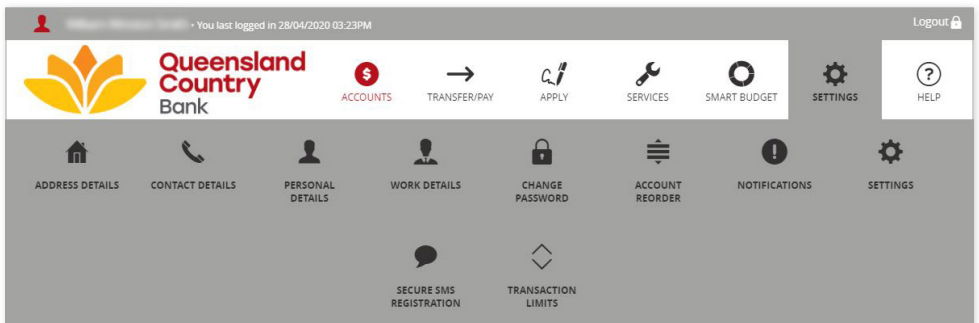
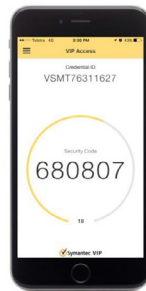
This is the most commonly used form of two-factor authentication, and involves receiving a text message with a security code to be entered before you can perform certain transactions within internet banking.

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.

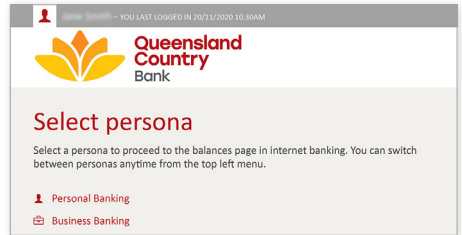
Download the app by searching for 'Queensland Country' in Google Play or the App Store.

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).



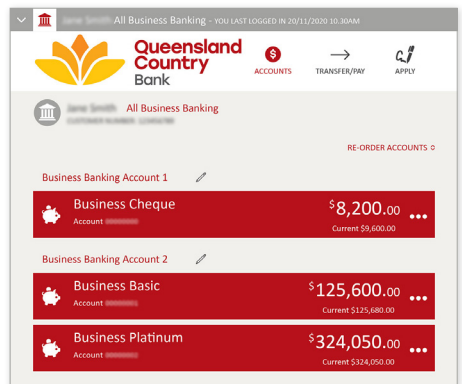
Personas

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.

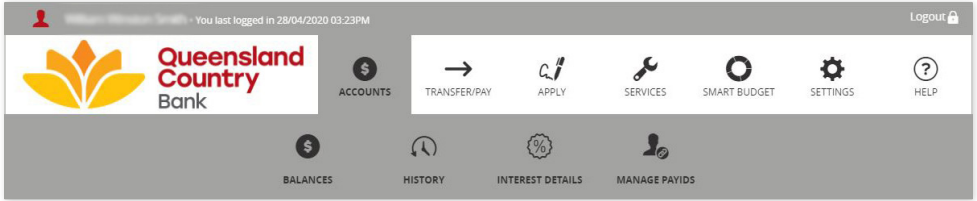
You need to select which persona you want to work with before proceeding. It's easy to switch account views by selecting the relevant persona from the drop-down arrow on the top left hand corner of the page.



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

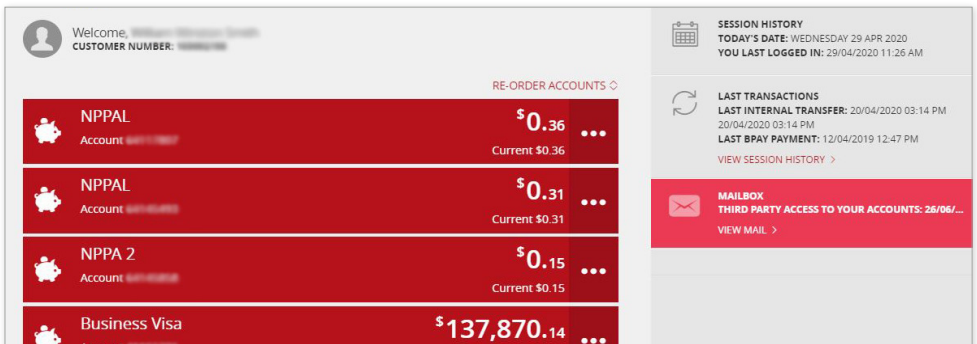
A notification will display if Queensland Country has sent any messages about your accounts.

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.

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'.

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.

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

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.

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

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.

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.

Phone Number ▼

REQUEST SMS CODE

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.

PayID ⓘ

< BACK **NEXT**

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. 000112345678 **\$120.00** ▼
Current \$120.00

Select PayID name

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.

< BACK **NEXT**

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 0800000000

Linked Account **All Access - 000112345678**

PayID Name Your name

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

Code ⓘ

< BACK **CONFIRM**

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. 000112345678 **\$120.00** ▼
Current \$120.00

Select PayID name

PayID Name ⓘ

< BACK **NEXT**

More options ▼

LOCK PAYID **TRANSFER PAYID** **CLOSE PAYID**

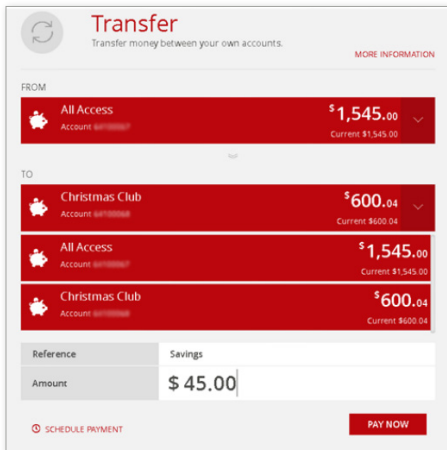
Transfer/Pay

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

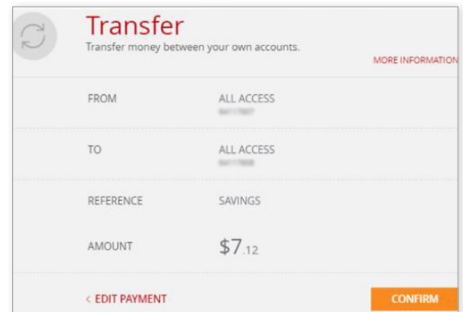


1. Transfer

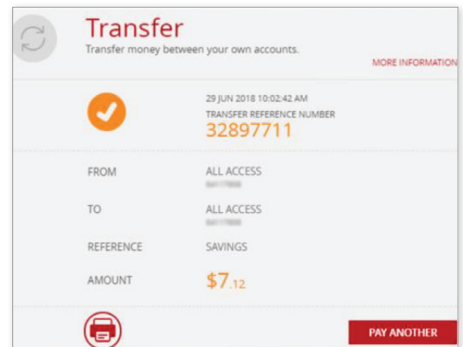
The Transfer function allows you to transfer funds between your own accounts. Click on the arrow and choose the account you need to transfer from and the account you need to transfer to. Enter your reference and the payment amount. You can choose to process the payment now or schedule the payment for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



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

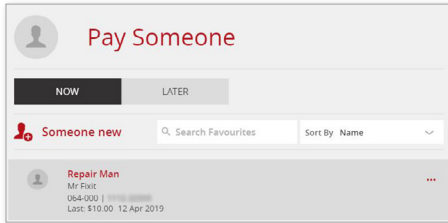


Once the transfer has been confirmed you can print a receipt by clicking the print icon. Make another transfer by selecting 'Pay Another'.



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.



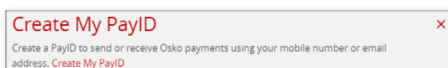
If you want to process the payment now, you will have the choice of inputting a PayID for real time payments, or sending to a bank account the traditional way by entering a BSB and account number.

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.

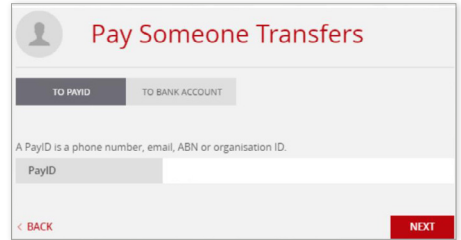
To send a real time payment, you need to ask for the recipient's PayID, which will usually be their email address or phone number. You enter this PayID instead of a BSB and account number.

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.

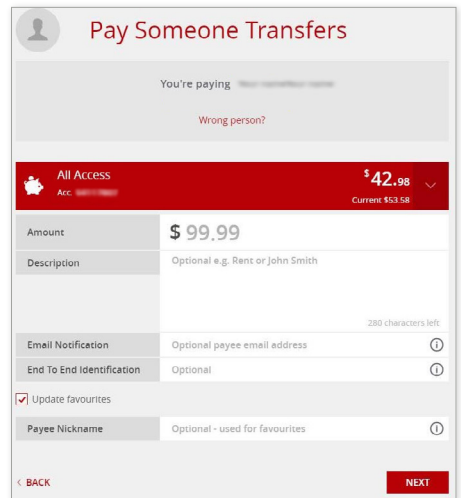


You can either dismiss the message by clicking on the red X, or select 'Create My PayID' and follow the steps on page 7 of this guide.

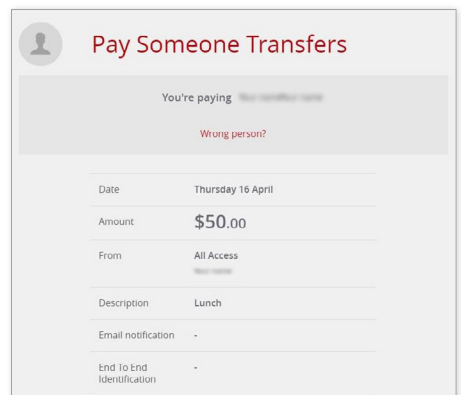
Select the 'To PayID' tab, enter your recipient's PayID, then select 'Next'.



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.

The screenshot shows the 'Pay Someone Transfers' screen. At the top, there is a header with a person icon and the title 'Pay Someone Transfers'. Below this, there are two tabs: 'TO PAYEE' and 'TO BANK ACCOUNT', with the latter being selected. The main area contains three input fields: 'Account Name' with the placeholder 'Payee name', 'BSB' with the placeholder '6 digits', and 'Account Number' with the placeholder '9 digits'. Each field has a circular refresh icon to its right. At the bottom left is a '< BACK' button and at the bottom right is a red 'NEXT' button.

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.

This screenshot shows the 'Pay Someone Transfers' screen with the 'Pay Later' option selected. The header is the same as the previous screen. Below the header, it says 'You're paying Mr Fixit' and 'CBA - 240 Queen St Brisbane 064000 | [redacted]'. A red warning message 'Wrong person?' is displayed. A red bar at the top shows 'All Access' with a red wallet icon, 'Acc. [redacted]', and a balance of '\$0.00' with a dropdown arrow. Below this, the 'Amount' is set to '\$99.99'. The 'Reference' field has a refresh icon. The 'Email Notification' field has the placeholder 'Optional payee email address' and a refresh icon. There is a checked checkbox for 'Update favourites'. Below this are several fields: 'Payee Nickname' with the value 'Repair Man' and a refresh icon; 'Make Payment On' with the placeholder 'Select date' and a calendar icon; 'Frequency' with the value 'Weekly' and a dropdown arrow; and 'Number Of Payments' with the placeholder 'f.g. 4', a circular refresh icon, and the text 'ONGOING'. At the bottom left is a '< BACK' button and at the bottom right is a red 'SET SCHEDULE' button.

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

This screenshot shows the 'Pay Someone Transfers' screen displaying transaction details. The header is the same as the previous screens. Below the header, it says 'You're paying Mr Fixit' and 'CBA - 240 Queen St Brisbane 064000 | [redacted]'. A red warning message 'Wrong person?' is displayed. The main area shows a list of transaction details: 'Date' is 'Friday 17 April'; 'Amount' is '\$0.01'; 'From' is 'All Access'; 'Reference' is '-'; 'Email notification' is '-'; 'Nickname' is 'Repair Man'; 'Make payment on' is '30 Apr 2020'; 'Frequency' is 'One Off'; and 'Number of payments' is '1'. At the bottom left is a '< BACK' button and at the bottom right is a red 'CONFIRM' button.

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 \$1,000.00
ACCT. 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 1:14:7 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 \$45.00

FROM ALL ACCESS
NEXT: 5 AUG 2016
WEEKLY FOR 3 TRANSFERS

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 \$45.00

FROM ALL ACCESS
NEXT: 5 AUG 2016
WEEKLY FOR 3 TRANSFERS

FROM: ALL ACCESS

TO: Christmas Club \$765.04

Reference: Savings

Amount: \$45.00

Pay On: 05/08/2016

Frequency: Weekly

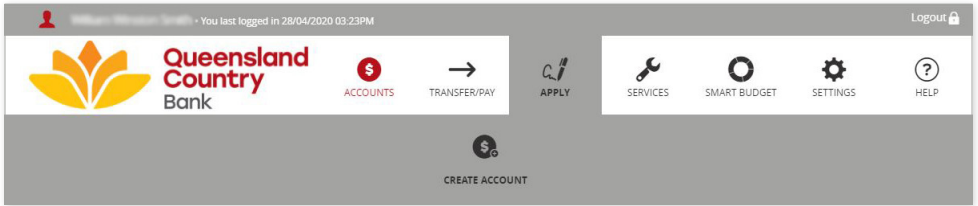
Number Of Payments: 3 ONGOING

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.

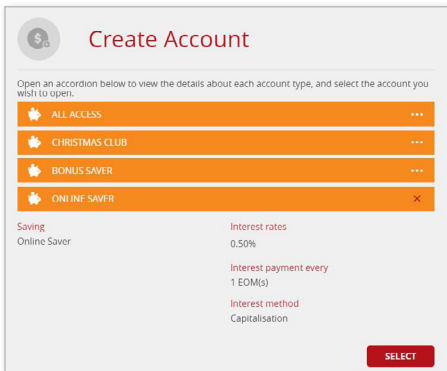
Using the Apply menu, you can create certain individual accounts online.



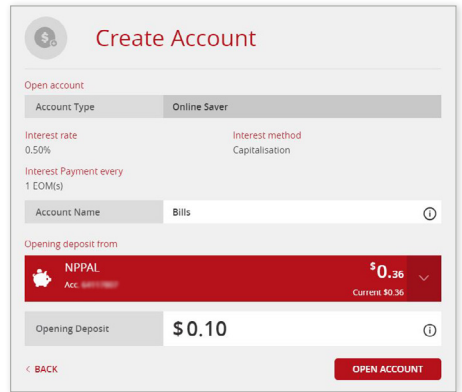
1. Create Account

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

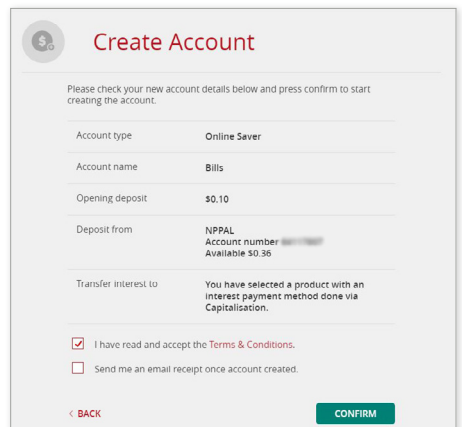
Review the accounts available to open online. Click on each account type to view interest rate information and click the 'Select' button to apply for the account that's right for you.



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.

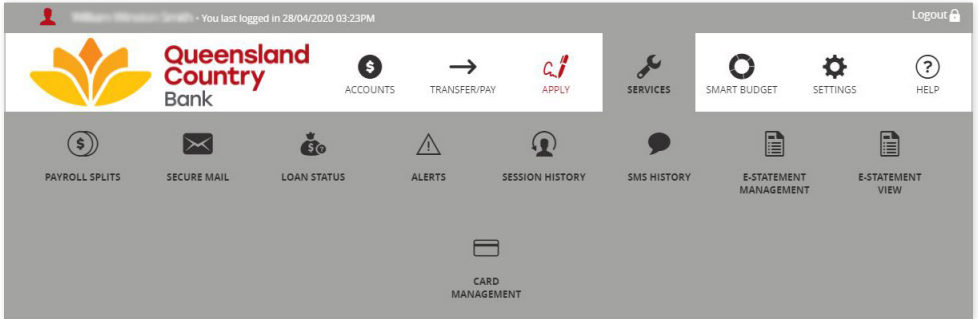


Review your new account details, read and accept the terms and conditions, choose if you want a receipt emailed to you, then select 'Confirm', or click the 'Back' button if you want to make any changes.



Services

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

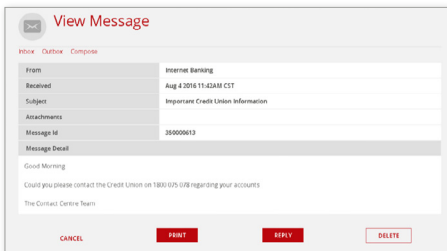


1. Secure Mail

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.

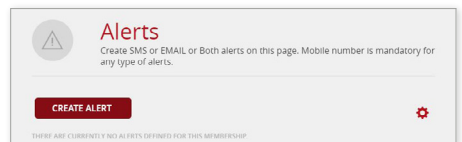
2. Loan Status

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-C	\$395,650	29/07/2016 12:00 AM	
10593	Advanced	Investment-Variable Loan	\$275,250	29/07/2016 12:00 AM	
10613	Advanced	Home Loan-Fixed	\$450,250	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. [input field]

EMAIL ID [input field] (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**
Acc. [input field] \$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**

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 [input field]

MY SCHEDULED BALANCE
NEXT: 01 AUGUST 2016 AT 7:00AM
FREQUENCY: DAILY

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 12:35AM
- PASSWORD CHANGED 05 APR 2020 12:55AM

Session History

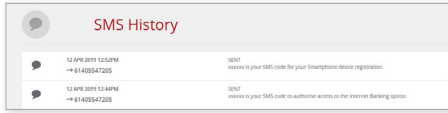
Date Range: 31/07/2016 05/08/2016

Filter: ALL

- Transfer Payments
- Business Banking
- Downloads
- Internet Lending
- MailBox

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'.

The screenshot shows the "e-Statement Management" registration form. It includes fields for "I Want To" (set to "Register"), "Send To" (set to "Home Email Address"), "Home Email" (set to "Home Email"), and "Work Email" (set to "Work Email"). There is a checkbox for "I have read and accept the Terms & Conditions" and a red "SAVE" button at the bottom.

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.

The screenshot shows the "e-Statement View" interface. It features a search section with "Type" set to "All", "Order" set to "Statement Date (desc)", and a "Date Range" field with a calendar icon. A red "SEARCH" button is below. Below the search is a table of statements:

Statements	Type	
March 2020 - Standard	Standard	VIEW
February 2020 - Standard	Standard	VIEW

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

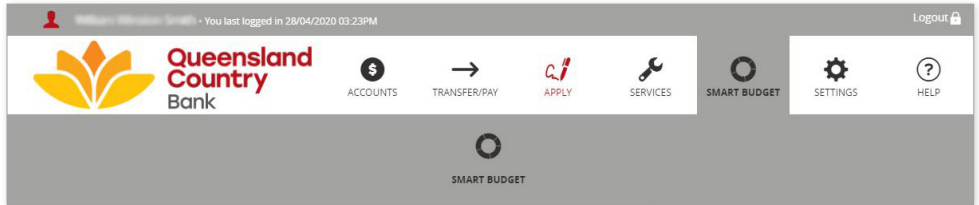
If you have a credit card with Queensland Country, you can specify a new reduced card limit here.

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.

SmartBudget

Goodbye bill stress

Your name

Your email

Your mobile number


[Register my interest](#)

SmartBudget was created to solve a common problem...

Remove the stress and anxiety associated with paying everyday bills.

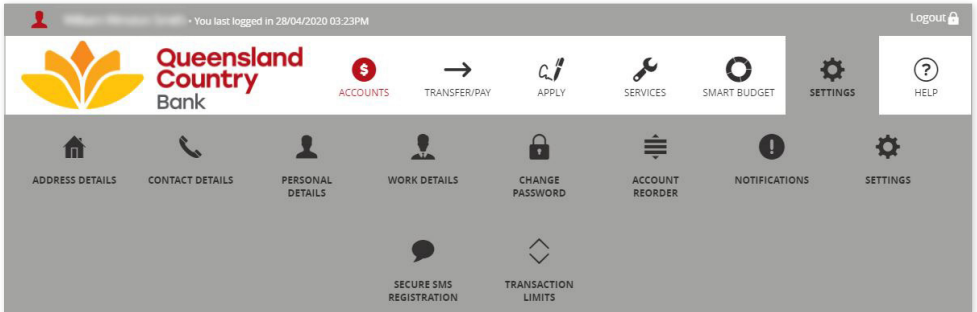
The SmartBudget solution genuinely makes life easier by smoothing out payments and helping people achieve their financial goals and aspirations faster.

Register your interest to find out more.



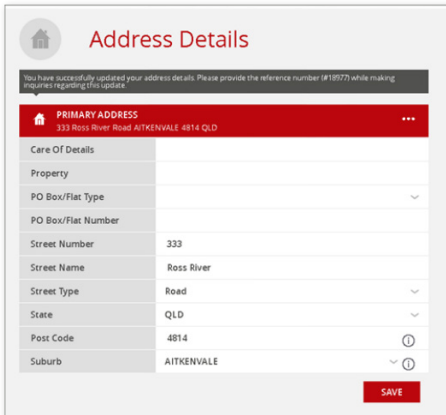
Settings

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



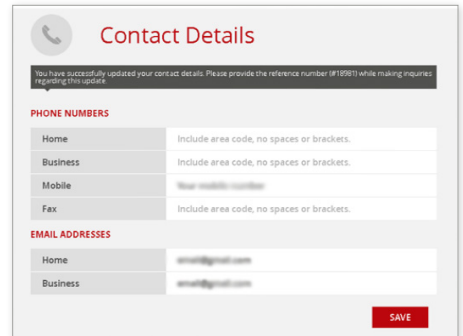
1. Address Details

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.



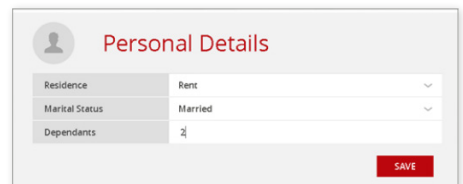
2. Contact Details

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



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 Acc. #123456789	\$900.00 Current \$900.00	
	Christmas Club Acc. #987654321	\$765.04 Current \$765.04	
	Bonus Saver Acc. #543210987	\$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	<input type="text" value="email@queenslandcountry.com"/>
-------	--

- INTERNAL TRANSFER
- CREDIT UNION TRANSFER
- EXTERNAL TRANSFER
- BPAY PAYMENTS
- BUSINESS BANKING
- INTERNATIONAL TRANSFER
- NON TRANSACTIONAL EMAIL
- UPDATE CARD STATUS

SAVE

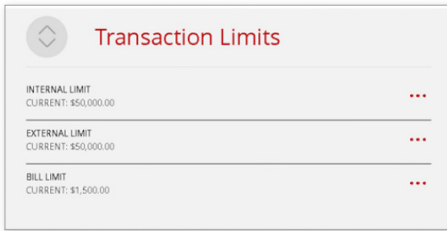
8. Secure SMS and Token Registration

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

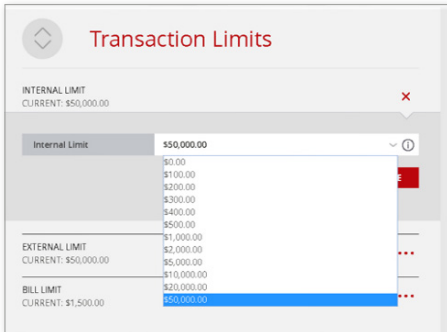
Your default transaction limits will vary in accordance with your online security. Restricting the amount that can be paid from your account each day can help protect you against online fraud. We take your online security seriously so you can only reduce transaction limits online. If you need to increase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

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



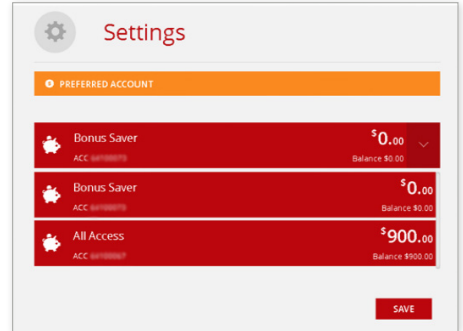
Then choose your preferred limit. Select 'Update Limits' to save changes.

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



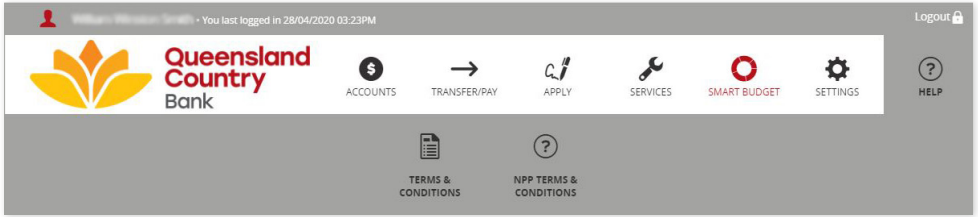
10. Settings

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'.



Help

Use the Help menu to view our Terms & Conditions.

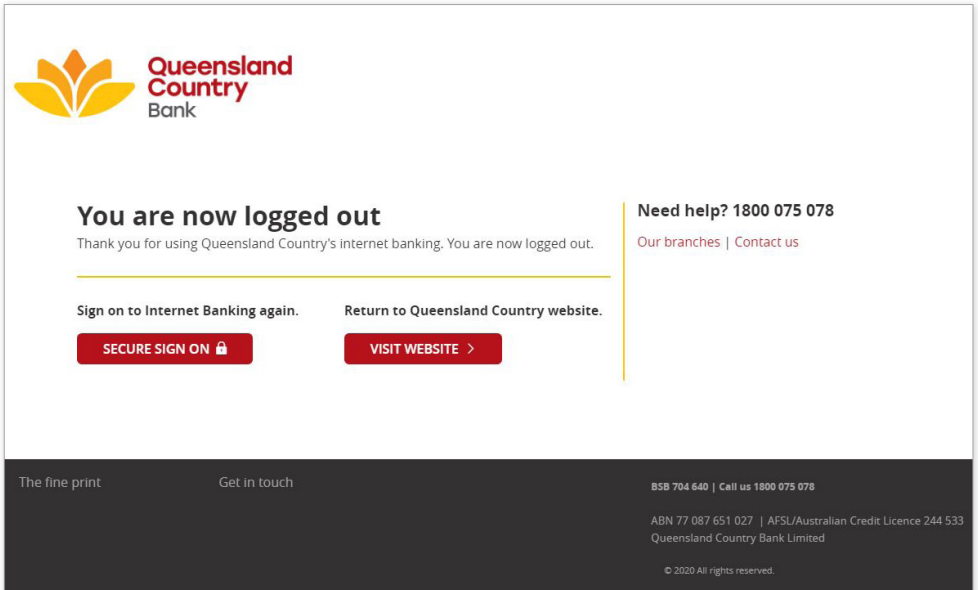


Logging Out

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.