

Money Markets - Fixed Term Deposits

This guide takes you through the process of investing in a Cash Deposit Account (CDA) Fixed Term Deposit through CommBiz Markets (Markets).

Important

- Fixed Term Deposit functionality in CommBiz Markets is available Monday to Friday, 8am to 4pm, Sydney time.
- Terms from 1 month to 6 months are available through Markets. Contact your relationship manager or dealer if you wish to invest in shorter or longer terms, or if you need a specific maturity date.
- The interest frequency on your Fixed Term Deposit will be as per your existing CDA account default interest frequency. Contact your dealer or the Help Desk if you wish to amend the default interest frequency on your account.

Login to CommBiz

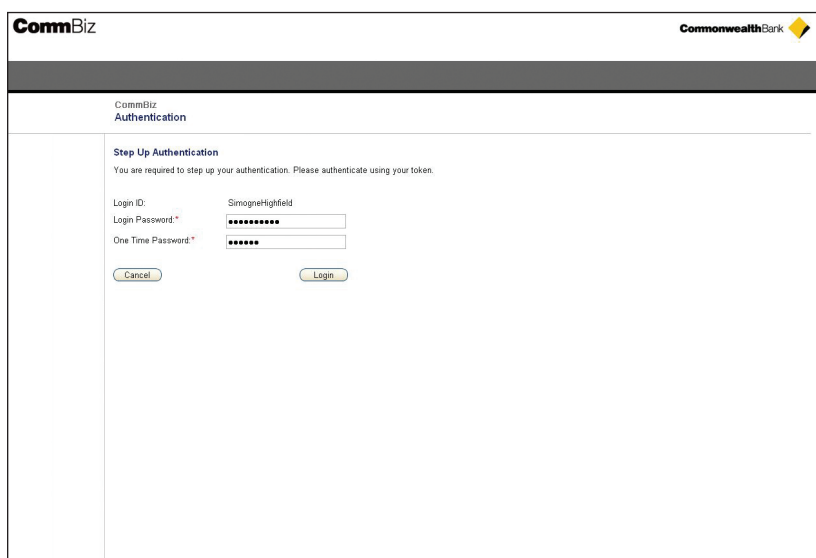
1. Open your internet browser and go to www.commbiz.com.au, then login with your Login ID and password.

The screenshot shows the CommBiz login interface. At the top left is the 'CommBiz' logo, and at the top right is the 'CommonwealthBank' logo. The main heading is 'CommBiz Log In'. Below this, there is a 'Welcome Please log in.' message. The login form includes three input fields: 'Login ID *' containing 'SimogneHighfield', 'Login Password *' with masked characters, and 'Token Password:'. There are 'Exit' and 'Login' buttons. Below the form are links for 'Forgotten Password?', 'CommBiz - Terms & Conditions', and 'CommBiz - Terms & Conditions (printer friendly version)'.

2. Select **Markets** from the top menu.
3. Select **Fixed Term Deposit** from the left-hand menu.

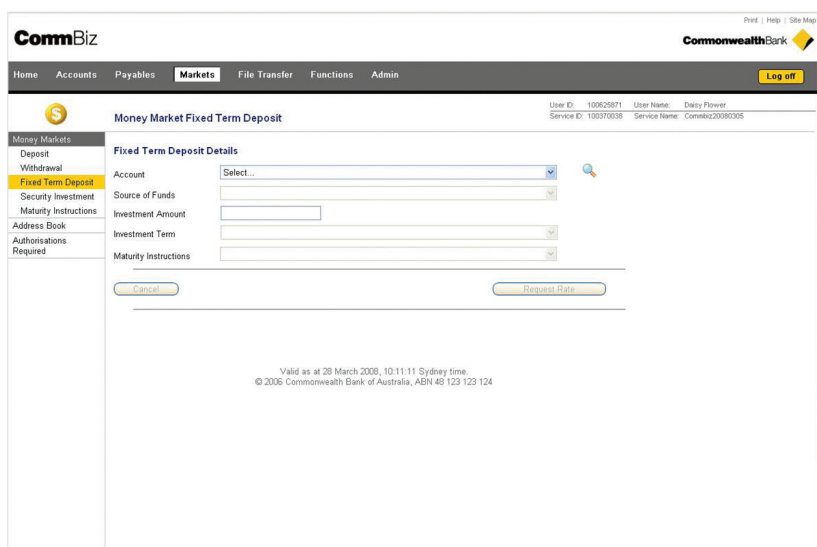


- If you are prompted to step up your authentication, simply enter your Login password and the unique digits created by the security token provided to you by the Bank, then click the **Login** button.



Investing in a Fixed Term Deposit

- The Money Market Fixed Term Deposit screen is displayed.



- From the **Account** dropdown menu, choose the relevant CDA.
- From the **Source of Funds** dropdown list select the account the funds for the Fixed Term Deposit are to be drawn from. The options available will depend on your existing settlement instructions with the Bank. We will automatically transfer the funds to your CDA if the funds are to be debited from a Commonwealth Bank (CBA) account. However, if you choose any other funding option, it is your responsibility to ensure that the Bank receives the funds on the value date of the transaction.

Note: Customers who deposit funds using **CBA Branch or other**, are given the option to settle using Real Time Gross Settlement (RTGS). Click on the RTGS tickbox if you wish to settle using RTGS. If you choose this option it is your responsibility to ensure that the funds are transferred to the designated CBA account via RTGS.

8. Enter the amount you wish to invest in the **Investment Amount** field. The minimum investment amount is detailed in the CommBiz Terms and conditions.

Note: If you enter an amount that is below the minimum investment amount, you will see an error message.

9. Select the term of your investment - 1 to 6 months - from the Investment Term dropdown list.
10. Select your preferred Maturity Instructions from the dropdown list.
11. Depending on your selection, you will now be able to specify the Payment Amount, Destination of Funds and Rollover Instructions.

Note: You can change the maturity instruction attached to your Fixed Term Deposit at any time until 6pm Sydney time on the business day before maturity. See CommBiz User Guide - Money Markets maturity instructions for details.

Note: If you choose to reinvest the proceeds to another Fixed Term Deposit, the Bank will automatically process this request at the prevailing interest rate on the maturity date.

Note: Customers can have the maturity proceeds paid into their nominated CBA or non-CBA account using Real Time Gross Settlement (RTGS). If you choose this option, the Bank will pay the funds into your nominated account via RTGS on the maturity date.

The screenshot shows the 'Money Market Fixed Term Deposit' form in the CommBiz system. The form is titled 'Money Market Fixed Term Deposit' and includes a navigation menu with options like Home, Accounts, Payables, Markets, File Transfer, Functions, and Admin. A 'Log off' button is visible in the top right. The form is divided into several sections: 'Fixed Term Deposit Details' with fields for Account (Flower CDA 2 | 12345678), Source of Funds (CBA Branch or Other), Investment Amount (20000), Investment Term (1 Month), and Maturity Instructions (Payout Interest/Rollover Principal); and 'Maturity Instructions' with fields for Payout Amount, Destination of Funds (062000 123456), and Rollover Instructions (Rollover to 2 Months Fixed). There are 'Cancel' and 'Request Rate' buttons at the bottom. A footer note states: 'Valid as at 28 March 2008, 10:19:16 Sydney time © 2008 Commonwealth Bank of Australia, ABN 48 123 123 124'.

Accepting your investment request

- Click the **Request Rate** button to proceed. If you do not wish to proceed, click the **Cancel** button.
- The Fixed Term Deposit Details screen is displayed. You have a pre-set time to accept or reject your investment request.

The screenshot shows the 'Money Market Fixed Term Deposit' screen in the CommBiz system. The page includes a navigation menu with 'Markets' selected. The main content area displays the following details:

- Fixed Term Deposit Details:**
 - Account: Flower CDA 2 | 12345678
 - Source of Funds: CBA Branch or Other
 - Investment Amount: 200000
 - Investment Term: 1 Month
 - Maturity Instructions: Payout Interest/Rollover Principal
- Maturity Instructions:**
 - Payout Amount: [input field]
 - Destination of Funds: 062000 123456
 - Rollover Instructions: Rollover to 2 Months Fixed
- Summary Table:**

Value Date	Investment Amount	Interest Rate	Maturity Date
12/03/2008	\$ 200,000.00	7.230%	11/04/2008

At the bottom, there is a progress bar and a timer set to 70 seconds. Two buttons are visible: 'Reject Rate' and 'Accept Rate'. A red text prompt reads 'Accept and Confirm Fixed Term Deposit'.

Note: If you do not click **Accept Rate** or **Reject Rate** within the pre-set time, your request will be cancelled.

Confirmation advice

- If you click **Accept Rate**, the acknowledgement screen is displayed.

The screenshot shows the 'Money Market Fixed Term Deposit' Acknowledgment screen. The page includes the same navigation menu. The main content area displays the following details:

- Acknowledgment:**
 - Reference Number: CD51811
 - Client Name: Flower CDA 2
 - Account: 12345678
- Fixed Term Deposit Details:-**

Value Date	Investment Amount	Interest Rate	Interest Frequency	Maturity Date
12/03/2008	\$ 200,000.00	7.230%	Quarterly	11/04/2008
- Settlement Details:**

You must credit our account 062040 00300023 for the amount \$200,000.00
- Maturity Instructions:**

At maturity we will credit the interest to your bank account 123456 and we will rollover the principal to a New Fixed Term Deposit of an approximate term of 2 months.

At the bottom, there are two buttons: 'OK' and 'Print Confirmation'.

- For a copy of the confirmation, click on the **Print Confirmation** button. You will be prompted to save a PDF copy on your computer or print it using your local printer.
- To complete your investment, click the **OK** button.