

# CommBiz User Guide.

## CommBiz User Guide: Setting Maturity Instructions on Term Deposit accounts from CommBiz

### About this guide.

This guide takes you through the process of:

1. Setting Maturity Instructions on Term Deposit accounts from CommBiz.

### Before you start.

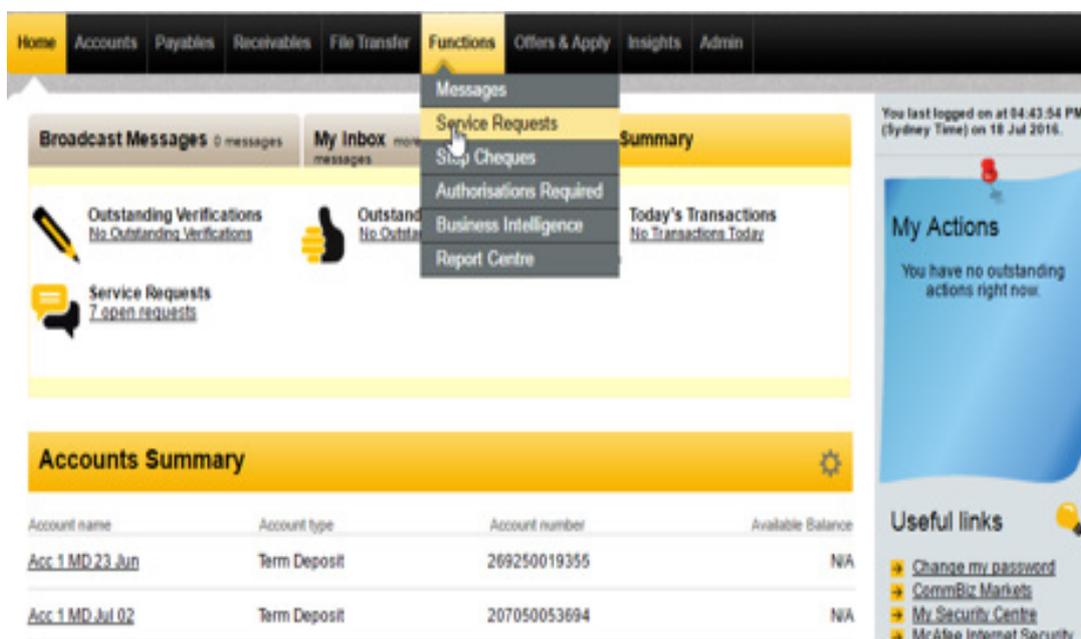
You must have access to view your Retail Term Deposit account in CommBiz. Adding your Term Deposit account requires a CommBiz administrator to complete a maintenance request. You will only be able to add accounts and establish Authorizers if you have been assigned Admin (Administrator) permissions and have a security token. You must have Create SR Permission for creating the Service Request which will set the Maturity Instructions on your Retail Term Deposit Accounts. Authorizers defined on the Term Deposit Accounts will authorize the Service Request.

### 1. Setting Maturity Instructions on Term Deposit accounts from CommBiz.

#### Introduction

Open your internet browser, visit [www.commbiz.com.au](http://www.commbiz.com.au) and log in to CommBiz using your password AND your token password from your security token.

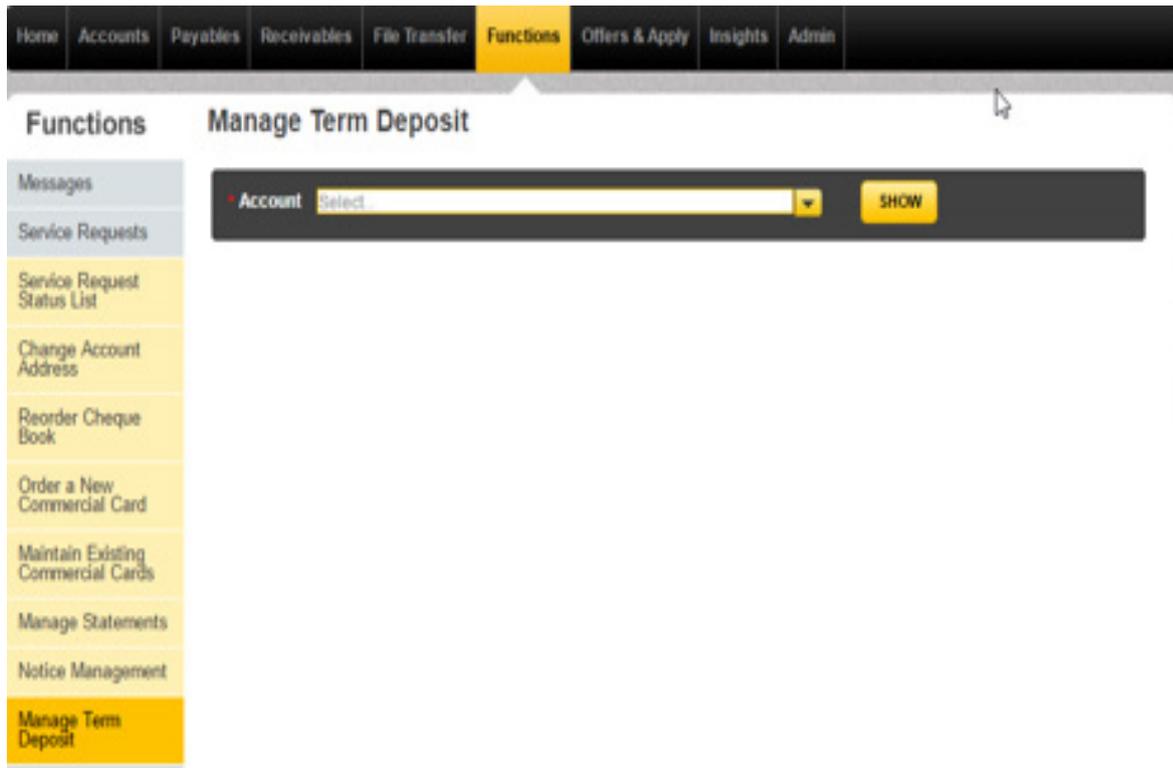
1. From the top menu, click **Functions > Service Request**.



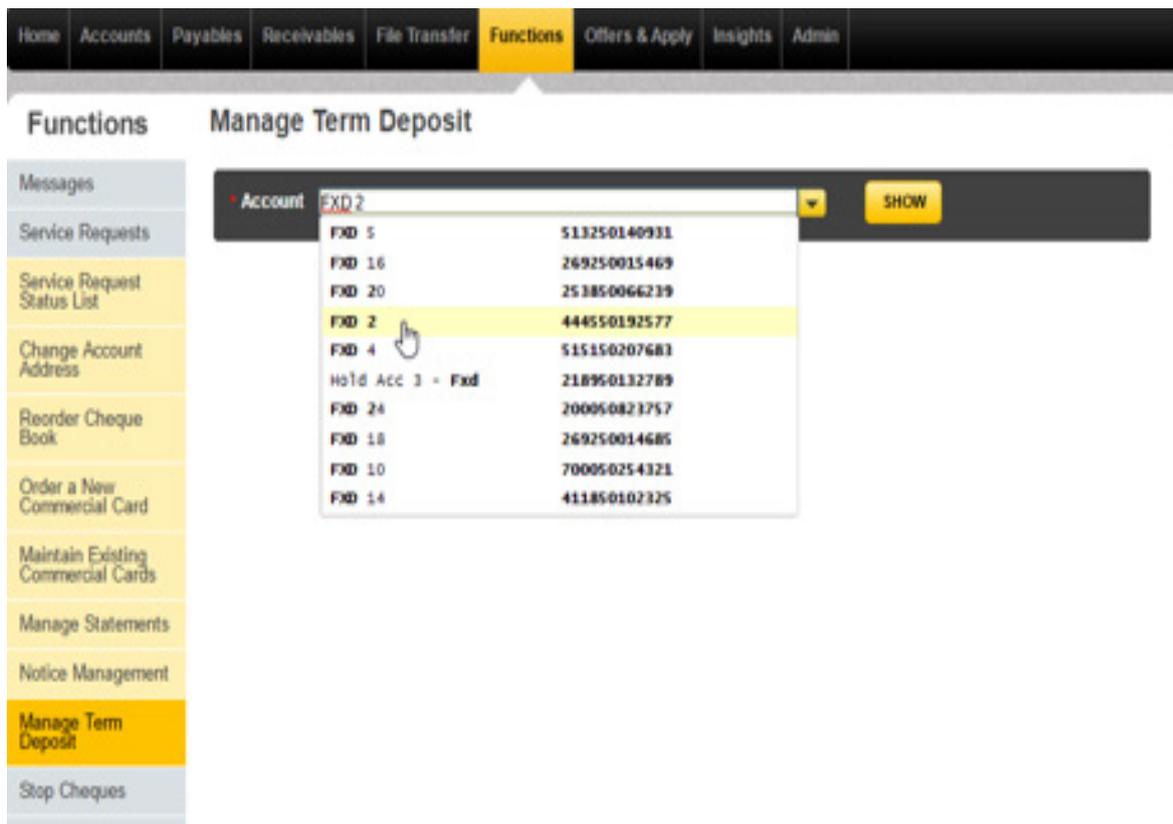
The screenshot shows the CommBiz web application interface. The top navigation bar includes links for Home, Accounts, Payables, Receivables, File Transfer, Functions, Offers & Apply, Insights, and Admin. The 'Functions' menu is open, showing options: Messages, Service Requests, Stop Cheques, Authorisations Required, Business Intelligence, and Report Centre. The 'Service Requests' option is highlighted. The main content area displays 'Broadcast Messages' (0 messages), 'My Inbox' (more messages), and 'Summary' (Today's Transactions: No Transactions Today). There are also indicators for 'Outstanding Verifications' (No Outstanding Verifications) and 'Service Requests' (7 open requests). Below this is an 'Accounts Summary' table with columns for Account name, Account type, Account number, and Available Balance. The table lists two Term Deposit accounts. On the right side, there is a 'My Actions' section stating 'You have no outstanding actions right now.' and a 'Useful links' section with links for Change my password, CommBiz Markets, My Security Centre, and McAfee Internet Security.

Account name	Account type	Account number	Available Balance
<a href="#">Acc 1 MD 23 Jun</a>	Term Deposit	269250019355	NA
<a href="#">Acc 1 MD Jul 02</a>	Term Deposit	207050053694	NA

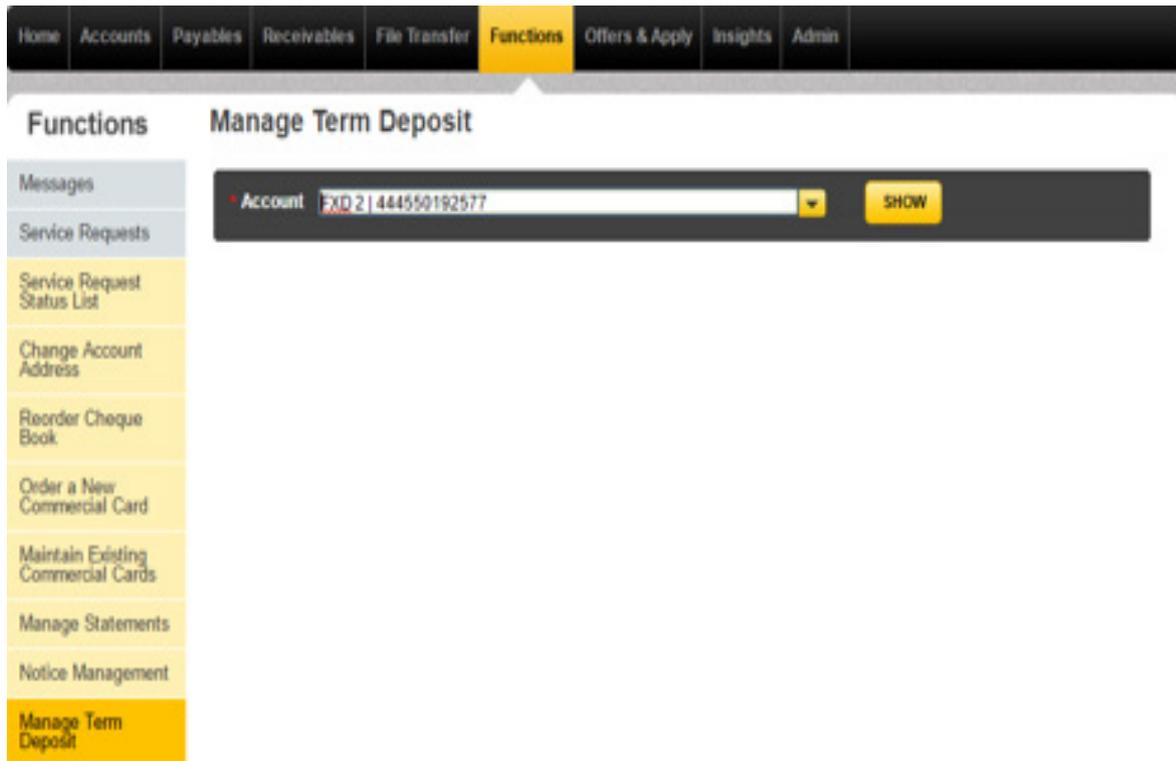
2. From the left hand menu, Select **Manage Term Deposit**.



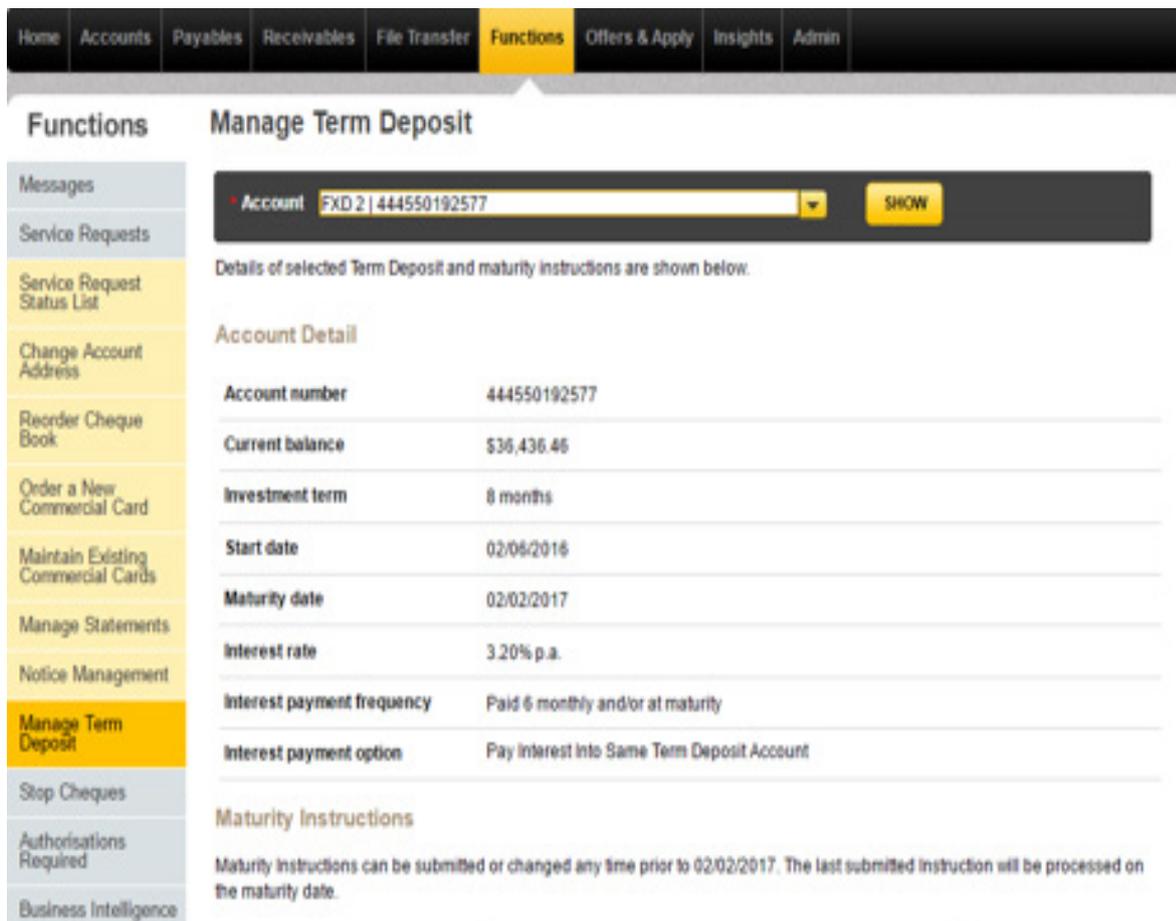
3. Select the Term Deposit account from the drop down list in **Manage Term Deposit** screen.



- Once the account is selected from the dropdown , click on SHOW button.



- The **Manage Term Deposit** screen for the selected Term Deposit Account will be loaded by clicking on the SHOW button.



6. You can navigate to the **Manage Term Deposit** screen from the **Account Information** screen as well. Load any Term Deposit Account in Account Information and click on the 'Manage Term Deposit' link present at the bottom of the screen.

The screenshot displays the 'View Account Information' page for a Term Deposit account. The navigation bar at the top includes 'Home', 'Accounts', 'Payables', 'Receivables', 'File Transfer', 'Functions', 'Offers & Apply', 'Insights', and 'Admin'. The 'Accounts' section is active, and the 'Account Information' sub-section is selected in the left-hand menu.

At the top of the account information page, there is a search bar with the account number 'FXD 2 | 444550192577' and a 'SHOW' button. Below this is a table with the following data:

Account Name	Account Type	Account Number	Account Balance	Available Balance
FXD 2	Term Deposit	444550192577	\$36,436.46 CR	N/A

Below the table, there are two sections: 'General Information' and 'Details'. The 'General Information' section includes the following details:

- Account Mailing Address: SCRAMBLED STREET, SURFERS PARADISE, QLD, 4217
- Account Owner: Scrambled Title
- Account Title: Scrambled Title
- Currency: AUD
- Investment Term: 8 Months
- Start Date: 2/06/2016
- Maturity Date: 2/02/2017
- Interest Rate: 3.20% p.a.
- Interest Payment Frequency: Paid 6 Monthly and/or at maturity
- Next Interest Payment: 2/12/2016
- Interest Payment Option: Pay Interest into Same Term Deposit Account
- Original Start Date: 2/06/2010

The 'Details' section includes a table for 'Interest, Charges and Taxes':

	This Accrual Period	Last Financial Year	This Financial Year
Deposit Interest	\$0.00	\$1,926.40	\$0.00
NR Withholding Tax	N/A	\$0.00	\$0.00
TFN Withholding Tax	N/A	\$0.00	\$0.00

At the bottom of the page, there is a note: 'If you have not provided any maturity instructions, this Term Deposit will be renewed for the same investment term, at the interest rate which applies on the day of maturity to that term. This may be a significantly different interest rate, higher or lower, from the current interest rate. You can change Maturity Instructions by going to [Manage Term Deposit](#)'.

There is also a link: [Click here to view Account confirmation Letter](#)

7. On navigating from the **Account Information** screen, the **Manage Term Deposit** screen of the account selected in the **Account Information** screen will be loaded by default.

The screenshot displays the 'Manage Term Deposit' interface. At the top, a navigation bar includes 'Home', 'Accounts', 'Payables', 'Receivables', 'File Transfer', 'Functions' (highlighted), 'Offers & Apply', 'Insights', and 'Admin'. A left-hand menu lists various services, with 'Manage Term Deposit' selected and highlighted in yellow. The main content area is titled 'Manage Term Deposit' and features a search bar for the account number 'FXD 2 | 444550192577' with a 'SHOW' button. Below this, a table provides account details:

Account Detail	
Account number	444550192577
Current balance	\$36,436.46
Investment term	8 months
Start date	02/05/2016
Maturity date	02/02/2017
Interest rate	3.20% p.a.
Interest payment frequency	Paid 6 monthly and/or at maturity
Interest payment option	Pay interest into Same Term Deposit Account

The 'Maturity Instructions' section explains that instructions can be submitted or changed before the maturity date (02/02/2017). It includes a form for 'Maturity instructions' with a dropdown menu set to 'Renewal'. A note explains that renewal means the term deposit will be renewed at the interest rate applicable to that amount on the maturity date (02/10/2017). Below this, there are options for 'New term' (Number of months: 8, Matures on 02/10/2017) and 'Interest payment frequency' (4 weekly, 6 monthly, Annually). The 'Interest payment option' is set to 'Pay interest into Same Term Deposit Account'. The 'Account to pay interest to' is 'customnoolauth | 200014624734'. A 'Terms & conditions' section at the bottom states: 'To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and'.

## II. Term Deposit in Fixed Term.

1. The **Manage Term Deposit** screen will be loaded as below. When a Term Deposit is in Fixed Term, the user can set the Maturity Instructions (effective on next maturity).

Home Accounts Payables Receivables File Transfer **Functions** Offers & Apply Insights Admin

### Functions Manage Term Deposit

Account: FXD 2 | 444550192577 SHOW

Details of selected Term Deposit and maturity instructions are shown below

#### Account Detail

Account number	444550192577
Current balance	\$36,436.46
Investment term	8 months
Start date	02/06/2016
Maturity date	02/02/2017
Interest rate	3.20% p.a.
Interest payment frequency	Paid 6 monthly and/or at maturity
Interest payment option	Pay Interest Into Same Term Deposit Account

#### Maturity Instructions

Maturity Instructions can be submitted or changed any time prior to 02/02/2017. The last submitted instruction will be processed on the maturity date.

**Maturity instructions** ?  ▼  
Renewal as a maturity instruction means this Term Deposit will be renewed at the interest rate which applies to that amount for the term shown below on the maturity date 02/02/2017. This may be a significantly different interest rate, higher or lower from the current interest rate.

**New term** ?  Number of months  month(s) Matures on 02/10/2017  
 Maturity date

**Interest payment frequency** ?  4 weekly  6 monthly  Annually

**Interest payment option** ?  Pay Interest Into Same Term Deposit Account  
 Pay Interest Into Other Linked Account

**Account to pay interest to**  ▼

#### Terms & conditions

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the [Term Deposits General Information and Terms and Conditions](#) online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below:

When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.

The account holder chooses to receive the Term Deposit General Information and Terms and Conditions online.

I have read the [Term Deposit General Information and Terms and Conditions](#) and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

RESET SUBMIT

- Select the options available from the Maturity Instructions dropdown. Currently 4 options are available – Renewal, Partial withdrawal, Full withdrawal and Transfer to Holding facility.

Home Accounts Payables Receivables File transfer **Functions** Offers & Apply Insights Admin

## Functions Manage Term Deposit

Account FXD 2 | 444550192577 **SHOW**

Details of selected Term Deposit and maturity instructions are shown below.

### Account Detail

Account number	444550192577
Current balance	\$38,438.46
Investment term	8 months
Start date	02/05/2016
Maturity date	02/02/2017
Interest rate	3.20% p.a.
Interest payment frequency	Paid 6 monthly and/or at maturity
Interest payment option	Pay interest into Same Term Deposit Account

### Maturity Instructions

Maturity instructions can be submitted or changed any time prior to 02/02/2017. The last submitted instruction will be processed on the maturity date.

Maturity instructions **?**

- Renewal
- Renewal
- Partial withdrawal
- Full withdrawal
- Transfer to Holding Facility

Interest rate which applies may be a significantly

New term **?**  months **matures on 02/10/2017**

Maturity date

Interest payment frequency **?**  4 weekly  6 monthly  Annually

Interest payment option **?**  Pay interest into Same Term Deposit Account  Pay interest into Other Linked Account

Account to pay interest to

3. If Renewal is selected as the Maturity Instruction, select the value for the below fields:

*New Term* – Enter the Number of Months OR select a Maturity Date.

*Interest Payment Frequency* – 4 weekly OR 6 monthly OR Annually.

*Interest Payment Options* – Pay Interest Into Same Term Deposit Account OR Pay Interest Into Other Linked Account

### Functions

- Messages
- Service Requests
- Service Request Status List
- Change Account Address
- Reorder Cheque Book
- Order a New Commercial Card
- Maintain Existing Commercial Cards
- Manage Statements
- Notice Management
- Manage Term Deposit**
- Stop Cheques
- Authorisations Required
- Business Intelligence
- Report Centre

## Manage Term Deposit

Account FXD2 | 444550192577 SHOW

Details of selected Term Deposit and maturity instructions are shown below.

### Account Detail

<b>Account number</b>	444550192577
<b>Current balance</b>	\$36,436.46
<b>Investment term</b>	0 months
<b>Start date</b>	02/06/2016
<b>Maturity date</b>	02/03/2017
<b>Interest rate</b>	3.20% p.a.
<b>Interest payment frequency</b>	Paid 6 monthly and/or at maturity
<b>Interest payment option</b>	Pay Interest Into Same Term Deposit Account

### Maturity Instructions

Maturity instructions can be submitted or changed any time prior to 02/03/2017. The last submitted instruction will be processed on the maturity date.

Maturity instructions Renewal

Renewal as a maturity instruction means this Term Deposit will be renewed at the interest rate which applies to that amount for the term shown below on the maturity date 02/03/2017. This may be a significantly different interest rate, higher or lower from the current interest rate.

New term

Number of months  month(s)

Matures on 02/03/2017

Maturity date

Interest payment frequency
 4 weekly
  6 monthly
  Annually

Interest payment option
 Pay Interest Into Same Term Deposit Account
  Pay Interest Into Other Linked Account

Account to pay interest to customcoolauth | 300014624734

4. If the Interest Payment Option selected is Pay Interest Into Other Linked Account, select a Credit Account from Account to Pay Interest to dropdown (Only DDA accounts which are linked to the service will be displayed in the drop down list for selection).

**Manage Term Deposit**

Stop Cheques

Authorisations Required

Business Intelligence

Report Centre

Interest payment frequency    **Pay interest into same term deposit account**

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Interest payment option    **Pay Interest into Same Term Deposit Account**

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**Maturity instructions**

Maturity instructions can be submitted or changed any time prior to 02/02/2017. The last submitted instruction will be processed on the maturity date.

- Maturity instructions** Partial withdrawal

Partial withdrawal as a maturity instruction means the balance of this Term Deposit will be reduced by the withdrawn amount. The reduced balance will be renewed at that amount for the term shown (below on the maturity date 04/03/2017). This may be a significantly different interest rate, higher or lower than the current interest rate.
- Withdrawal amount**    \$     You need to retain a minimum of \$5,000.00 in your Term Deposit to renew
- Account to pay amount to**
- New term**

Number of months     month(s)

Maturity date        **Matures in 30 days**
- Interest payment frequency**     4 weekly     6 monthly     Annually
- Interest payment option**

Pay Interest into Same Term Deposit Account

Pay Interest into Other Linked Account
- Account to pay interest to**

**Terms & conditions**

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once-only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the [Term Deposits General Information and Terms and Conditions](#) online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below:

- When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.
- The account holder chooses to receive the [Term Deposit General Information and Terms and Conditions](#) online.
- I have read the [Term Deposit General Information and Terms and Conditions](#) and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

RESET
SUBMIT

5. If Partial withdrawal is selected as the Maturity Instruction, enter the value for the below fields:

*Withdrawal amount* – \$5000 to be retained in the Term Deposit as minimum balance

*Account to Pay amount to* – select a Credit Account from the dropdown (Linked DDA accounts will be displayed in the drop down list)

*New Term* – Enter the Number of Months OR select a Maturity Date

*Interest Payment Frequency* – 4 weekly OR 6 monthly OR Annually

*Interest Payment Options* – Pay Interest Into Same Term Deposit Account OR Pay Interest Into Other Linked Account

The screenshot shows the 'Manage Term Deposit' page. At the top, there is a navigation bar with 'Functions' highlighted. Below the navigation bar, the page title is 'Manage Term Deposit'. On the left, there is a sidebar menu with 'Manage Term Deposit' selected. The main content area shows the account details for 'PRD 2 | 444550192577'. The account details include: Account number (444550192577), Current balance (\$36,436.46), Investment term (8 months), Start date (02/06/2016), Maturity date (02/02/2017), Interest rate (3.20% p.a.), Interest payment frequency (Paid 6 monthly and/or at maturity), and Interest payment option (Pay Interest Into Same Term Deposit Account). Below the account details, there is a section for 'Maturity Instructions' with a warning that instructions can be submitted or changed until 02/02/2017. The maturity instructions are set to 'Partial withdrawal'. Below this, there are fields for 'Withdrawal amount' (with a note that a minimum of \$5,000.00 is required), 'Account to pay amount to' (set to 'Select'), 'New term' (set to 8 months, maturing on 02/02/2017), 'Interest payment frequency' (set to 6 monthly), 'Interest payment option' (set to 'Pay Interest Into Same Term Deposit Account'), and 'Account to pay interest to' (set to 'custompoolauth | 200014624734').

- If Full withdrawal is selected as the Maturity Instruction, select a Credit Account from the Account to pay amount to dropdown.

Home Accounts Payables Receivables File Transfer Functions Offers & Apply Insights Admin

## Functions Manage Term Deposit

Messages

Service Requests

Service Request Status List

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

Manage Term Deposit

Stop Cheques

Authorisations Required

Business Intelligence

Report Centre

Account  ▼ SHOW

Details of selected Term Deposit and maturity instructions are shown below.

### Account Detail

Account number	444550192577
Current balance	\$36,438.46
Investment term	8 months
Start date	02/06/2016
Maturity date	02/02/2017
Interest rate	3.20% p.a.
Interest payment frequency	Paid 6 monthly and/or at maturity
Interest payment option	Pay Interest into Same Term Deposit Account

### Maturity Instructions

Maturity Instructions can be submitted or changed any time prior to 02/02/2017. The last submitted instruction will be processed on the maturity date.

• Maturity instructions ⓘ  ▼

• Account to pay amount to  ▼

RESET
SUBMIT

7. If Transfer to Holding facility is selected as the Maturity Instruction, select a Interest Payment Option.

The screenshot displays the 'Manage Term Deposit' page in the CommBiz system. At the top, a navigation bar includes 'Home', 'Accounts', 'Payables', 'Receivables', 'File Transfer', 'Functions' (highlighted), 'Offers & Apply', 'Insights', and 'Admin'. Below this, a left-hand menu lists various services, with 'Manage Term Deposit' selected. The main content area is titled 'Manage Term Deposit' and features a search bar for an account (FXD 2 | 444550192577) and a 'SHOW' button. A message states: 'Details of selected Term Deposit and maturity instructions are shown below:'. The 'Account Detail' section lists: Account number (444550192577), Current balance (\$16,456.46), Investment term (8 months), Start date (02/06/2016), Maturity date (02/02/2017), Interest rate (3.20% p.a.), Interest payment frequency (Paid 6 monthly and/or at maturity), and Interest payment option (Pay interest into same Term Deposit Account). The 'Maturity Instructions' section notes that instructions can be changed until 02/02/2017. It shows the selected instruction 'Transfer to Holding Facility' with a 7-day hold period and weekly interest payments. The interest payment option is 'Pay Interest into Same Term Deposit Account'. The account to pay interest to is 'Customerofaust | 200014924734'. A 'Terms & conditions' section at the bottom states: 'To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General information and Terms and Conditions notice. This is a mandatory notice that must be made to allow information to be processed to allow the account holder to renew the Term Deposit online.'

8. After entering the Maturity Instruction details, select the Terms & Conditions (Not Applicable for Full Withdrawal) and click on SUBMIT.  
If you want to reset to initial values, please click on RESET.

Manage Term Deposit

Stop Cheques

Authorisations Required

Business Intelligence

Report Centre

Interest payment frequency    Paid 6 monthly and/or at maturity

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Interest payment option        Pay Interest into Same Term Deposit Account

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**Maturity Instructions**

Maturity Instructions can be submitted or changed any time prior to 02/02/2017. The last submitted instruction will be processed on the maturity date.

- **Maturity instructions** ▼

Partial withdrawal

Partial withdrawal as a maturity instruction means the balance of this Term Deposit will be reduced by the withdrawn amount. The reduced balance will be renewed at that amount for the term shown below on the maturity date 04/03/2017. This may be a significantly different interest rate, higher or lower from the current interest rate.
- **Withdrawal amount**    \$     You need to retain a minimum of \$5,000.00 in your Term Deposit to renew.
- **Account to pay amount to**
- **New term** ▼

Number of months     month(s)

Maturity date    
Matures in 30 days
- **Interest payment frequency** ▼     4 weekly     6 monthly     Annually
- **Interest payment option** ▼     Pay Interest into Same Term Deposit Account

Pay Interest into Other Linked Account
- **Account to pay interest to**

**Terms & conditions**

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the [Term Deposits General Information and Terms and Conditions](#) online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below:

- When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.
- The account holder chooses to receive the Term Deposit General Information and Terms and Conditions online.
- I have read the [Term Deposit General Information and Terms and Conditions](#) and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

RESET
SUBMIT

9. On Submitting the Confirm Service Request a screen will be displayed with MODIFY & CONFIRM button. You can click on MODIFY to navigate back to the initial Manage Term Deposit screen to update any details. You can Confirm the Service Request by clicking of CONFIRM.

The screenshot shows a web interface with a top navigation bar containing: Home, Accounts, Payables, Receivables, File Transfer, **Functions**, Offers & Apply, Insights, Admin. Below the navigation bar, the page title is 'Manage Term Deposit'. On the left is a sidebar menu with items: Messages, Service Requests, Service Request Status List, Change Account Address, Reorder Cheque Book, Order a New Commercial Card, Maintain Existing Commercial Cards, Manage Statements, Notice Management, **Manage Term Deposit**, Stop Cheques, and Authorisations. The main content area is titled 'Confirm Service Request' and displays the following information:

- Account Number:** 444550192577
- Maturity Instructions:**
  - Maturity Instruction:** Partial withdrawal
  - Withdrawal amount:** 5000.00
  - Account to pay amount to:** 200014773019
  - New term:** 30 days
  - Interest Payment Frequency:** 6 Monthly
  - Interest Payment Option:** Pay Interest into Other Linked Account
  - Account to pay interest to:** 200014624734
  - New Maturity Date:** 4/03/2017

At the bottom of the main content area, there are two yellow buttons: **MODIFY** and **CONFIRM**.

10. On Confirming, Service Request will be created. A Request ID (as a link) will be displayed on the screen. Service Request status will be 'Confirmed' till authorisation. If you are the Authoriser for the account AUTHORISE & REJECT button will be available in the final screen. You can click on AUTHORISE button to authorise the Service Request OR REJECT button to reject the Service Request. Note: SR not authorised will expire 8 calendar days after the date, service request is created.

The screenshot displays the 'Manage Term Deposit Request Details' page. At the top, a navigation bar includes 'Home', 'Accounts', 'Payables', 'Receivables', 'File Transfer', 'Functions' (highlighted), 'Offers & Apply', 'Insights', and 'Admin'. The main content area has a header 'Functions Manage Term Deposit Request Details'. Below this, a message states: 'Your request to update maturity instruction has been confirmed and ready for authorisation.' Below the message, it says: 'For future reference your Request ID is: [2123058](#)'. At the bottom of the message box, there are three buttons: 'REJECT', 'AUTHORISE', and 'OK'. On the left side, there is a sidebar menu with the following items: 'Messages', 'Service Requests', 'Service Request Status List' (highlighted), 'Change Account Address', 'Reorder Cheque Book', 'Order a New Commercial Card', 'Maintain Existing Commercial Cards', 'Manage Statements', 'Notice Management', and 'Manage Term Deposit' (highlighted).

11. Click on the Request Id link to view the Service Details.

**Functions** View Service Request

Messages **Service Requests** **Service Request Status List** Change Account Address Reorder Cheque Book Order a New Commercial Card Maintain Existing Commercial Cards Manage Statements Notice Management Manage Term Deposit Stop Cheques Authorisations Required Business Intelligence Report Centre

Service Requests not actioned by the authoriser(s) will expire 8 days after the date the request was submitted. The request will expire earlier if the Term Deposit reaches its maturity date, reaches the end of the grace period, or has any other changes made within the 8 day period.

**Request Summary**

Request ID: CR - 2123058  
 Request Type: Manage Term Deposit  
 Status: Confirmed  
 Request By: Nishithacnood Thwo  
 Created Date: 18/07/2016 5:58:14 PM  
 Last Authorised By: -

**Request Details**

Account number:	444550192577
Maturity instruction:	Partial withdrawal
New term:	30 day(s)
Interest payment frequency:	6 Monthly
Interest payment option:	Pay Interest into Other Linked Account
Account to pay interest to:	200014624734
Withdrawal amount (\$):	5000.00
Account to pay amount to:	200014773019
New Maturity Date:	4/03/2017

**Comments**

0 Comments found

[Back](#)

- If you are an Authoriser of the Term Deposit, you can view and Authorise the Service Request for the corresponding accounts from **Functions > Authorisation Required > Service Request** screen. You can then filter the Requests by selecting, the Request type as 'Manage Term Deposit'.

**Functions**    **Service Request Authorisations**

Messages

Service Requests

Stop Cheques

Authorisations Required

**Service Requests**

Transaction Groups

Stop Cheques

Maintenance Requests

Business Intelligence

Report Centre

**Search**

Request Type:

Request ID:

[Show Advanced Search >](#)

**Results**

1 service request found, displaying 1 - 1

Select	Created Date ▼	Request ID	Request Type	Status
<input checked="" type="checkbox"/>	18/07/2016	<a href="#">CR-2123058</a>	Manage Term Deposit	Confirmed

1 service request found, displaying 1 - 1

- Click on AUTHORISE button, enter the credentials and Authorise the SR.

**Functions**    **Authorisation**

Messages

Service Requests

Stop Cheques

Authorisations Required

**Service Requests**

Transaction Groups

Stop Cheques

Maintenance Requests

Business Intelligence

Report Centre

**Authorisation List**

The following will be Authorised:

1 Service Request found, displaying 1 - 1

Created Date	Request ID	Request Type	Status
18/07/2016	<a href="#">CR-2123058</a>	Manage Term Deposit	Confirmed

1 Service Request found, displaying 1 - 1

Login ID\*

Login Password\*

Token Password\*

14. Once fully Authorised the Service Request status will be changed to Submitted.  
If EAA rule for the Account is many to Authorise, Service Request status will be in a Partially Authorised state, until all the required authorisers authorise the request.

**Functions**    **Authorisation Advice**

Messages

Service Requests

Stop Cheques

Authorisations Required

**Service Requests**

Transaction Groups

Stop Cheques

Maintenance Requests

Business Intelligence

**Request Details**

The following request has been successfully authorised:

Authorised Date: 18/07/2016 6:04 PM Sydney time

Authorised by: Nishithacnosd Thio

1 Service Request found, displaying 1 - 1

Created Date	Request ID	Request Type	Status
18/07/2016	<a href="#">CR-2123058</a>	Manage Term Deposit	Submitted

1 Service Request found, displaying 1 - 1

OK

15. Status of the SR can be tracked in Service Request Status List screen.  
Once Instructions are updated Service Request status will be changed to 'Processed'.  
Requests can be filtered by selecting Request type as 'Manage Term Deposit'.

**Functions**    **Service Request Status List**

Messages

Service Requests

**Service Request Status List**

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

Manage Term Deposit

Hide Search

Search

Request State: Closed

Request ID:

Request Type: Manage Term Deposit

Request Status: Select...

Show Advanced Search

Clear    Search

Results

More than 10 service requests found, displaying 1 - 10    1 2 ... Next

Created Date	Request ID	Created By	Request Type	Submitted Date	Status
18/07/2016	<a href="#">CR-2123058</a>	Nishithacnosd Thio	Manage Term Deposit	18/07/2016	Processed
18/07/2016	<a href="#">CR-2123057</a>	Nishithacnosd Thio	Manage Term Deposit	18/07/2016	Processed

16. Service Details can be viewed by clicking on the Request Id link in the Service Request Status List.

**Functions**    **View Service Request**

**Messages**

**Service Requests**

**Service Request Status List**

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

Manage Term Deposit

Stop Cheques

Authorisations Required

Business Intelligence

Report Centre

**Request Summary**

Request ID: CR - 2123058

Request Type: Manage Term Deposit

Status: Processed

Request By: Nishithacnosd Thwo

Created Date: 18/07/2016 6:04:13 PM

Last Authorised By: Nishithacnosd Thwo

**Request Details**

Account number: 444550192577

Maturity instruction: Partial withdrawal

New term: 30 day(s)

Interest payment frequency: 6 Monthly

Interest payment option: Pay interest into Other Linked Account

Account to pay interest to: 200014624734

Withdrawal amount (\$): 5000.00

Account to pay amount to: 200014773019

New Maturity Date: 4/03/2017

**Comments**

0 Comments found

[Back](#)

17. Once the Service Request is Processed, updated Maturity Instructions for the account can be viewed by loading the Term Deposit account again in the **Manage Term Deposit** screen.

Home Accounts Payables Receivables File Transfer **Functions** Offers & Apply Insights Admin

## Functions Manage Term Deposit

Messages

Service Requests

Service Request Status List

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

**Manage Term Deposit**

Stop Cheques

Authorisations Required

Business Intelligence

Report Centre

Account: FXD J | 444550162577 SHOW

Details of selected Term Deposit and maturity instructions are shown below.

### Account Detail

Account number	444550162577
Current balance	\$36,438.46
Investment term	6 months
Start date	02/06/2016
Maturity date	02/02/2017
Interest rate	3.20% p.a.
Interest payment frequency	Paid 6 monthly and/or at maturity
Interest payment option	Pay interest into Same Term Deposit Account

### Maturity Instructions

Maturity instructions can be submitted or changed any time prior to 02/02/2017. The last submitted instruction will be processed on the maturity date.

**Maturity instructions** Partial withdrawal

Partial withdrawal as a maturity instruction means the balance of this Term Deposit will be reduced by the withdrawal amount. The reduced balance will be returned at that amount for the term which begins on the maturity date 02/02/2017. This may be a significantly different interest rate, higher or lower than the current interest rate.

**Withdrawal amount** \$ 5,000.00 You need to retain a minimum of \$5,000.00 in your Term Deposit to renew.

**Account to pay amount to** Savings | 200014773019

**New term**

Number of months Select... month(s)

Maturity date 04/03/2017 Matures in 30 days

**Interest payment frequency**  4 weekly  6 monthly  Annually

**Interest payment option**  Pay interest into Same Term Deposit Account  Pay interest into Other Linked Account

**Account to pay interest to** customrcoolauth | 200014624734

### III. Term Deposit is in Holding Facility.

1. The below screen shows the appearance of the **Manage Term Deposit** screen when Term Deposit is in a Holding Facility.

Home Accounts Payables Receivables File Transfer Functions Offers & Apply Insights Admin

## Functions

- Messages
- Service Requests
- Service Request Status List
- Change Account Address
- Reorder Cheque Book
- Order a New Commercial Card
- Maintain Existing Commercial Cards
- Manage Statements
- Notice Management
- Manage Term Deposit
- Stop Cheques
- Authorisations Required
- Business Intelligence
- Report Centre

## Manage Term Deposit

**This Term Deposit matured on 12/07/2016 and is awaiting further instructions. To update your instructions, please complete and submit the details under instructions below. Please contact the Bank or Relationship Manager should you wish to withdraw from this Term Deposit account.**

Account 400 5 MD Jul 12 | 471260089002 or SHOW

This Term Deposit was transferred to the holding facility on 12/07/2016 and is awaiting further instructions. When funds are in holding facility, the Term Deposit is displayed in CommBiz with Term of 7 days and interest payment frequency at Weekly. Details of renewed Term Deposit are shown below.

### Account Detail

Account number	471260089002
Current balance	\$6,000.00
Investment term	7 days
Start date	12/07/2016
Maturity date	12/07/2016
Interest rate	2.70% p.a.
Interest payment frequency	Weekly
Interest payment option	Pay interest into Other Linked Account
Account to pay interest to	20010160947
Interest paid for Current Term	\$4.99

### New Instructions

Select a standard Term Deposit option

	<input type="radio"/> Option 1	<input type="radio"/> Option 2	<input type="radio"/> Option 3	<input type="radio"/> Option 4	<input type="radio"/> Option 5
Interest rate	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Term	4 months	8 months	12 months	36 months	60 months
Interest <sup>2</sup>	\$72.87	\$143.98	\$216.24	\$648.73	\$1,081.81
Interest payment frequency	6 monthly	6 monthly	6 monthly	Annually	Annually
Maturity date	12/11/2016	12/05/2017	12/07/2017	12/07/2019	12/07/2021

\* Interest payment option  
 Pay interest into Same Term Deposit Account  
 Pay interest into Other Linked Account

\* Account to pay interest to

Select a custom Term Deposit option

### Terms & conditions

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a one-off election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the Term Deposits General Information and Terms and Conditions online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below:

- When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.
- The account holder chooses to receive the Term Deposit General Information and Terms and Conditions online.
- I have read the Term Deposits General Information and Terms and Conditions and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

<sup>2</sup> The interest amounts shown assume that the investment amount is not withdrawn before the maturity date. Please note that the interest amounts are approximations only and the actual amount of interest earned can be slightly different. The interest rate and redemption date that apply will be determined when you submit your application, based on Sydney time. Rates are subject to change until you submit your application.

RESET
SUBMIT

2. The Account Details section shows the Current Term details of the selected Term Deposit Account.

Functions

Manage Term Deposit

This Term Deposit matured on 12/07/2016 and is awaiting further instructions. To update your instructions, please complete and submit the details under instructions below. Please contact the Bank or Relationship Manager should you wish to withdraw from this Term Deposit account.

Account Acc 5 MO Jul 12 | 471250089092 SHOW

This Term Deposit was transferred to the holding facility on 12/07/2016 and is awaiting further instructions. When funds are in holding facility, the Term Deposit is displayed in CommBiz with Term of 7 days and interest payment frequency at Weekly. Details of renewed Term Deposits are shown below.

**Account Detail**

<b>Account number</b>	471250089092
<b>Current balance</b>	\$8,009.00
<b>Investment term</b>	7 days
<b>Start date</b>	12/07/2016
<b>Maturity date</b>	19/07/2016
<b>Interest rate</b>	2.70% p.a.
<b>Interest payment frequency</b>	Weekly
<b>Interest payment option</b>	Pay Interest Into Other Linked Account
<b>Account to pay interest to</b>	226310192947
<b>Interest paid for Current Term</b>	\$4.95

**New Instructions**

Select a standard Term Deposit option

	Option 1	Option 2	Option 3	Option 4	Option 5
<b>Interest rate</b>	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
<b>Term</b>	4 months	8 months	12 months	36 months	60 months
<b>Interest<sup>a</sup></b>	\$72.87	\$143.96	\$216.24	\$648.73	\$1,081.81
<b>Interest payment frequency</b>	6 monthly	6 monthly	6 monthly	Annually	Annually
<b>Maturity date</b>	12/11/2016	12/03/2017	12/07/2017	12/07/2019	12/07/2021

3. Standard Term Deposit & Custom Term Deposit options are available under the New Instructions section. You can select the required Interest Rate - either Standard Interest Rate or Custom Rate.

**Note:** If the Account Balance is less than \$5000, 'Select a standard Term Deposit option' will not be available for the Term Deposit. If you want to update the Term Deposit with a new Instruction, the 'Select a custom Term Deposit option' is available.

### Standard Interest Rate option

When a Term Deposit is in Grace Period Standard Rate options will be available under the 'Select a Standard Term Deposit option'.

**New Instructions**

Select a standard Term Deposit option

	Option 1	Option 2	Option 3	Option 4	Option 5
Interest rate	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Term	4 months	8 months	12 months	36 months	60 months
Interest <sup>a</sup>	\$72.87	\$143.69	\$216.24	\$449.73	\$1,081.81
Interest payment frequency	6 monthly	6 monthly	6 monthly	Annually	Annually
Maturity date	12/11/2018	12/03/2017	12/07/2017	12/07/2019	12/07/2021

**Interest payment option**

Pay interest into Same Term Deposit Account  
 Pay interest into Other Linked Account

Select a custom Term Deposit option

**Terms & conditions**

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the [Term Deposit General Information and Terms and Conditions](#) online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below.

- When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.
- The account holder chooses to receive the [Term Deposit General Information and Terms and Conditions](#) online.
- I have read the [Term Deposit General Information and Terms and Conditions](#) and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

<sup>a</sup> The interest amounts shown assume that the investment amount is not withdrawn before the maturity date. Please note that the interest amounts are approximations only and the actual amount of interest earned will be slightly different. The interest rate and lodgement date that apply will be determined when you submit your application, based on Sydney time. Rates are subject to change until you submit your application.

NEXT
SUBMIT

## Custom Term Deposit Option

*New Term* – Select Number of Months or Select a Maturity date

*Interest Payment Frequency* – 4 Weekly or 6 monthly or Annually

Interest will be calculated based on the selected Term & Interest Payment Frequency

*Interest Payment option* – Pay Interest Into same Term Deposit Account or Pay Interest Into Other Linked Account

### New Instructions

Select a standard Term Deposit option

Select a custom Term Deposit option

**New term:**

Number of months: 1 month(s)

Maturity date: 31/08/2016 **Matures in 30 days**

**Interest payment frequency:**  4 weekly  6 monthly  Annually

**Interest payment option:**  Pay interest into Same Term Deposit Account  Pay interest into Other Linked Account

**Account to pay interest to:** Nishita | 379310192947

**Summary:** \$8,000 for 30 days, 3.70% p.a. paid 4 weekly, Earn a total of \$18<sup>00</sup>

### Terms & conditions

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the [Term Deposits, General Information and Terms and Conditions](#) online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below:

- When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.
- The account holder chooses to receive the [Term Deposit General information and Terms and Conditions](#) online.
- I have read the [Term Deposit General information and Terms and Conditions](#) and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

\* The interest amounts shown assume that the investment amount is not withdrawn before the maturity date. Please note that the interest amounts are approximations only and the actual amount of interest earned will be slightly different. The interest rate and lodgement date that apply will be determined when you submit your application, based on Sydney time. Rates are subject to change until you submit your application.

REVIEW

SUBMIT

4. Once Instructions for the Current Term are selected , you can Accept the Terms & Conditions and SUBMIT the request.

New Instructions

Select a standard Term Deposit option  
 Select a custom Term Deposit option

\* New term <sup>1</sup>
 Number of months: 1 month(s) **Matures on 12/08/2016**  
 Maturity date: 11/08/2016

\* Interest payment frequency <sup>1</sup>
 4 weekly  6 monthly  Annually

**\$8,000 for 1 month**  
**2.70% p.a. paid 4 weekly**  
**Earn a total of \$18<sup>2</sup>**

\* Interest payment option
  Pay interest into Same Term Deposit Account  
 Pay interest into Other Linked Account

Terms & conditions

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the [Term Deposit General Information and Terms and Conditions](#) online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below.

When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.

The account holder chooses to receive the [Term Deposit General Information and Terms and Conditions](#) online.

I have read the [Term Deposit General Information and Terms and Conditions](#) and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

<sup>2</sup> The interest amounts shown assume that the investment amount is not withdrawn before the maturity date. Please note that the interest amounts are approximations only and the actual amount of interest earned will be slightly different. The interest rate and lodgement date that apply will be determined when you submit your application, based on Sydney time. Rates are subject to change until you submit your application.

- On Confirming, the Confirm Service Request screen will be displayed with the entered values. You can click on the MODIFY button to navigate back to the previous Manage Term Deposit screen to update the values OR you can click on CONFIRM to create the Service Request.

The screenshot shows the 'Manage Term Deposit' interface. At the top, there is a navigation bar with 'Functions' highlighted. Below the navigation bar, the page title is 'Manage Term Deposit'. On the left, there is a sidebar menu with 'Manage Term Deposit' selected. The main content area is titled 'Confirm Service Request' and displays the following information:

- Account Number: 471250089002
- Maturity Instructions:
 

New Instruction for Current Term	Renewal
New term	1 month(s)
Interest Rate(%p.a.)	2.70
Interest Payment Frequency	4 Weekly
Interest Payment Option	Pay Interest into Other Linked Account
Account to pay interest to	229310192947
New Maturity Date	12/08/2016

At the bottom of the main content area, there are two buttons: 'MODIFY' and 'CONFIRM'.

- On Confirming, the Service Request will be created. Your Request ID will be displayed in the final screen, you can then click on the link and navigate to Service Details screen. You will see the AUTHORISE or REJECT button if you are the Authoriser of the selected Term Deposit Account.

The screenshot shows the 'Manage Term Deposit Request Details' interface. At the top, there is a navigation bar with 'Functions' highlighted. Below the navigation bar, the page title is 'Manage Term Deposit Request Details'. On the left, there is a sidebar menu with 'Manage Term Deposit' selected. The main content area displays the following information:

- Message: 'Your request to update maturity instruction has been confirmed and ready for authorisation.'
- For future reference your Request ID is: [2123055](#)

At the bottom of the main content area, there are three buttons: 'REJECT', 'AUTHORISE', and 'OK'.

7. Once fully Authorised the Service Request status will be updated to Submitted.

**Functions**    **Authorisation Advice**

Messages

Service Requests

Service Request Status List

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

Manage Term Deposit

**Request Details**

The following request has been successfully authorised:

Authorised Date: 18/07/2016 4:49 PM Sydney time

Authorised by: Nishithacnoos Two

1 Service Request found, displaying 1 - 1

Created Date	Request ID	Request Type	Status
18/07/2016	<a href="#">CR-2123055</a>	Manage Term Deposit	Submitted

1 Service Request found, displaying 1 - 1

OK

8. Once the Instructions are updated, the Service Request status will be updated to Processed. You can track the status from Service Request Status List page

**Functions**    **Service Request Status List**

Messages

Service Requests

Service Request Status List

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

Manage Term Deposit

Stop Cheques

Show Search

**Results**

More than 10 service requests found, displaying 1 - 10    1 2 - Next

Created Date	Request ID	Created By	Request Type	Submitted Date	Status
18/07/2016	<a href="#">CR-2123055</a>	Nishithacnoos Two	Manage Term Deposit	18/07/2016	Processed
15/07/2016	<a href="#">CR-2122091</a>	Nishithacnoos Two	Manage Term Deposit	15/07/2016	Processed
14/07/2016	<a href="#">CR-2120055</a>	Nishithacnoos Two	Manage Term Deposit	14/07/2016	Processed
14/07/2016	<a href="#">CR-2120054</a>	Nishithacnoos Two	Manage Term Deposit	14/07/2016	Processed
14/07/2016	<a href="#">CR-2120053</a>	Nishithacnoos Two	Manage Term Deposit	14/07/2016	Processed
13/07/2016	<a href="#">CR-2117062</a>	Nishithacnoos Two	Manage Term Deposit	13/07/2016	Processed
13/07/2016	<a href="#">CR-2117061</a>	Nishithacnoos Two	Manage Term Deposit	13/07/2016	Processed
13/07/2016	<a href="#">CR-2117060</a>	Nishithacnoos Two	Manage Term Deposit	13/07/2016	Expired
13/07/2016	<a href="#">CR-2117059</a>	Nishithacnoos Two	Manage Term Deposit	13/07/2016	Processed
13/07/2016	<a href="#">CR-2117058</a>	Nishithacnoos Two	Manage Term Deposit	13/07/2016	Expired

More than 10 service requests found, displaying 1 - 10    1 2 - Next

9. You can click on the Request Id link and view the Service Request Details.

**Functions**    **View Service Request**

**Messages**

**Service Requests**

**Service Request Status List**

**Change Account Address**

**Reorder Cheque Book**

**Order a New Commercial Card**

**Maintain Existing Commercial Cards**

**Manage Statements**

**Notice Management**

**Manage Term Deposit**

**Stop Cheques**

**Authorisations Required**

**Business Intelligence**

**Request Summary**

Request ID: CR - 2123055

Request Type: Manage Term Deposit

Status: Processed

Request By: Nishithacnosd Two

Created Date: 18/07/2016 4:49:13 PM

Last Authorised By: Nishithacnosd Two

**Request Details**

Account number: 471250089002

New instruction for current term: Renewal

New term: 1 month(s)

Interest Rate (% p.a.): 2.70

Interest payment frequency: 4 Weekly

Interest payment option: Pay interest into Other Linked Account

Account to pay interest to: 229310192947

New Maturity Date: 12/08/2016

**Comments**

0 Comments found

[Back](#)

10. Once the Service Request is processed, the Term Deposit will be moved out of the Holding Facility and renewed as per the instructions provided in the Service Request.  
The Interest option selected for the Term Deposit will be displayed under the 'Current' option.

**Functions** Manage Term Deposit

Please contact the Bank or Relationship Manager should you wish to withdraw from this Term Deposit account.

Account: **Acc 5 MD Jul 12 | 471250089002** **SHOW**

This Term Deposit was renewed on 12/07/2016 with new details provided below. Please note: if no maturity instructions were nominated before the maturity date, this Term Deposit was automatically renewed for the same investment term as before at the rate that applied to that term, or transferred to the holding facility until further instructions are provided to the Bank. Details of renewed Term Deposit are shown below.

**Account Detail**

Account number	471250089002
Current balance	\$8,009.00
Investment term	1 month
Start date	12/07/2016
Maturity date	12/08/2016

Changes to the investment term and interest payment options on this Term Deposit can be submitted and approved in CommBiz at any time prior to 18/07/2016. After this date, no further changes will be allowed. Note: these changes are applied from the start date (12/07/2016) and the renewal interest rate is set at an interest rate current on that date.

**New Instructions**

Select a standard Term Deposit option

	<input checked="" type="radio"/> Current	<input type="radio"/> Option 1	<input type="radio"/> Option 2	<input type="radio"/> Option 3	<input type="radio"/> Option 4
Interest rate	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Term	1 months	4 months	8 months	12 months	36 months
Interest <sup>a</sup>	\$18.37	\$72.87	\$143.96	\$216.24	\$648.73
Interest payment frequency	4 weekly	6 monthly	6 monthly	6 monthly	Annually
Maturity date	12/08/2016	12/11/2016	12/03/2017	12/07/2017	12/07/2019

**Interest payment option**  Pay Interest Into Same Term Deposit Account  
 Pay Interest Into Other Linked Account

**Account to pay interest to**

#### IV. Term Deposit in Grace Period.

1. When the Term Deposit is in Grace Period the Manage Term Deposit screen for the Term Deposit will appear.

**Functions**

- Messages
- Service Requests
- Service Request Status List
- Change Account Address
- Reorder Cheque Book
- Order a New Commercial Card
- Maintain Existing Commercial Cards
- Manage Statements
- Notice Management
- Manage Term Deposit**
- Stop Cheques
- Authorisations Required
- Business Intelligence
- Report Centre

### Manage Term Deposit

Please contact the Bank or Relationship Manager should you wish to withdraw from this Term Deposit account.

\* Account Acc 5 MD Jul 12 | 471250089002 SHOW

This Term Deposit was renewed on 12/07/2016 with new details provided below Please note: if no maturity instructions were nominated before the maturity date, this Term Deposit was automatically renewed for the same investment term as before at the rate that applied to that term, or transferred to the holding facility until further instructions are provided to the Bank. Details of renewed Term Deposit are shown below

#### Account Detail

<b>Account number</b>	471250089002
<b>Current balance</b>	\$8,009.00
<b>Investment term</b>	1 month
<b>Start date</b>	12/07/2016
<b>Maturity date</b>	12/08/2016

Changes to the investment term and interest payment options on this Term Deposit can be submitted and approved in CommBiz at any time prior to 18/07/2016. After this date, no further changes will be allowed. Note: these changes are applied from the start date (12/07/2016) and the renewal interest rate is set at an interest rate current on that date.

#### New Instructions

Select a standard Term Deposit option

	<input checked="" type="radio"/> Current	<input type="radio"/> Option 1	<input type="radio"/> Option 2	<input type="radio"/> Option 3	<input type="radio"/> Option 4
<b>Interest rate</b>	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
<b>Term</b>	1 months	4 months	8 months	12 months	36 months
<b>Interest*</b>	\$18.37	\$72.87	\$143.00	\$216.24	\$648.73
<b>Interest payment frequency</b>	4 weekly	6 monthly	6 monthly	6 monthly	Annually
<b>Maturity date</b>	12/08/2016	12/11/2016	12/03/2017	12/07/2017	12/07/2019

\* Interest payment option  Pay Interest Into Same Term Deposit Account  
 Pay Interest Into Other Linked Account

\* Account to pay interest to Nishtha | 229310192947

Select a custom Term Deposit option

#### Terms & conditions

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the Term Deposits General Information and Terms and Conditions online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below:

- When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.
- The account holder chooses to receive the Term Deposit General Information and Terms and Conditions online.
- I have read the Term Deposit General Information and Terms and Conditions and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

2. The Account Details section shows the Current Term details of the Term Deposit. The Current Term Interest option details are displayed under the 'Current' option under the 'New Instructions' section. You can renew the Current Term instructions by selecting any Standard Interest Rate displayed under the Select Standard Term Deposit option. You can also change the Interest Payment Option for the Current Term.

**Note:** If the Account Balance is less than \$5000, the Standard Interest Rate will not be available for your TD. You will only see the Current Interest Rate under the 'Select a Standard Term Deposit option' and you can update your Interest Payment Option. If you want to update the Term Deposit with a new Instructions, the 'Select a custom Term Deposit option' is available.

**Functions** Manage Term Deposit

Please contact the Bank or Relationship Manager should you wish to withdraw from this Term Deposit account.

Account: Acc 5 MD Jul 12 | 47125008902 **SHOW**

This Term Deposit was renewed on 12/07/2016 with new details provided below. Please note: if no maturity instructions were nominated before the maturity date, this Term Deposit was automatically renewed for the same investment term as before at the rate that applied to that term, or transferred to the holding facility until further instructions are provided to the Bank. Details of renewed Term Deposit are shown below.

**Account Detail**

Account number	47125008902
Current balance	\$8,009.00
Investment term	1 month
Start date	12/07/2016
Maturity date	12/08/2016

Changes to the investment term and interest payment options on this Term Deposit can be submitted and approved in CommBiz at any time prior to 18/07/2016. After this date, no further changes will be allowed. Note: these changes are applied from the start date (12/07/2016) and the renewal interest rate is set at an interest rate current on that date.

**New Instructions**

Select a standard Term Deposit option

	Current	Option 1	Option 2	Option 3	Option 4
Interest rate	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Term	1 months	4 months	8 months	12 months	36 months
Interest <sup>a</sup>	\$18.37	\$72.87	\$143.96	\$216.24	\$648.73
Interest payment frequency	4 weekly	6 monthly	6 monthly	6 monthly	Annually
Maturity date	12/08/2016	12/11/2016	12/03/2017	12/07/2017	12/07/2019

**Interest payment option**

Pay Interest into Same Term Deposit Account  
 Pay Interest into Other Linked Account

**Account to pay interest to** Nishiha | 229310192947

3. You can also select the Custom Term Deposit option to renew the Current Term Instructions.
- New Term* – Select Number of Months or Select a Maturity date
  - Interest Payment Frequency* – 4 Weekly or 6 monthly or Annually
  - Interest will be calculated based on the selected Term & Interest Payment Frequency
  - Interest Payment option* – Pay Interest into Same Term Deposit Account or Pay Interest into Other Linked Account

Report Centre
New Instructions

Select a standard Term Deposit option  
 Select a custom Term Deposit option

**New term**

Number of months:  month(s)  
 Maturity date:  Matures in 31 days

**Interest payment frequency**

4 weekly   
  6 monthly   
  Annually

**\$8,009 for 31 days**  
**2.70% p.a. paid 4 weekly**  
 Earn a total of \$18<sup>#</sup>

**Interest payment option**

Pay Interest into Same Term Deposit Account  
 Pay Interest into Other Linked Account

**Account to pay interest to**

#### Terms & conditions

To renew a Term Deposit online, the account holder must choose to receive the Term Deposit General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give the account holder from time to time. If the account holder chooses to receive the terms and conditions online, a paper copy can be printed out. We won't automatically send one.

If the account holder chooses not to receive the terms and conditions online, the account holder will need to contact the Bank to renew the Term Deposit.

If the account holder chooses to receive the [Term Deposits General Information and Terms and Conditions](#) online, in your capacity as the authorised representative of the account holder, please confirm the account holder's election and acceptance that the renewed Term Deposit will be subject to those terms and conditions by clicking the boxes below:

- When the Term Deposit is renewed for a fixed term of one month or longer, 31 days notice will be required to withdraw from this account before maturity.
- The account holder chooses to receive the [Term Deposit General Information and Terms and Conditions](#) online.
- I have read the [Term Deposit General Information and Terms and Conditions](#) and accept for and on behalf of the account holder, that the renewed Term Deposit will be subject to those terms and conditions.

<sup>#</sup> The interest amounts shown assume that the investment amount is not withdrawn before the maturity date. Please note that the interest amounts are approximations only and the actual amount of interest earned will be slightly different. The interest rate and lodgement date that apply will be determined when you submit your application, based on Sydney time. Rates are subject to change until you submit your application.

RESET

SUBMIT

- On submitting, the Confirm Service Request screen will be displayed with selected Instructions. There you can either MODIFY or CONFIRM the details.

The screenshot shows the 'Manage Term Deposit' interface. On the left is a navigation menu with 'Manage Term Deposit' highlighted. The main content area is titled 'Manage Term Deposit' and contains a 'Confirm Service Request' section. Below this, there is a form with the following details:

- Account Number:** 471250089002
- Maturity Instructions:**
  - New Instruction for Current Term:** Renewal
  - New term:** 31 days
  - Interest Rate(%p.a.):** 2.70
  - Interest Payment Frequency:** 4 Weekly
  - Interest Payment Option:** Pay Interest Into Other Linked Account
  - Account to pay interest to:** 229310192947
  - New Maturity Date:** 12/08/2016

At the bottom of the form are two buttons: 'MODIFY' and 'CONFIRM'.

- On Confirming, the Service Request will be created. Request Id will be displayed in the final screen. You can click on the Request Id to view the Service Details. The AUTHORISE and REJECT button will be available in the final screen if you are the Authoriser of the Term Deposit.

The screenshot shows the 'Manage Term Deposit Request Details' interface. On the left is a navigation menu with 'Manage Term Deposit' highlighted. The main content area is titled 'Manage Term Deposit Request Details' and contains a confirmation message:

Your request to update maturity instruction has been confirmed and ready for authorisation.

For future reference your Request ID is: [2123055](#)

At the bottom of the screen are three buttons: 'REJECT', 'AUTHORISE', and 'OK'.

6. Authorisers can navigate to the Authorisation Required > Service Request screen also to Authorise or Reject the Service Request.

**Functions**    **Service Request Authorisations**

Messages

Service Requests

Stop Cheques

Authorisations Required

**Service Requests**

Transaction Groups

Stop Cheques

Maintenance Requests

Business Intelligence

Report Centre

**Search**

Request Type:

Request ID:

[Show Advanced Search >](#)

**Results**

1 service request found, displaying 1 - 1

Select	Created Date ▼	Request ID	Request Type	Status
<input checked="" type="checkbox"/>	18/07/2016	<a href="#">CR-2123056</a>	Manage Term Deposit	Confirmed

1 service request found, displaying 1 - 1

7. Once fully Authorised Service Request status will be changed to Submitted.

**Functions**    **Authorisation Advice**

Messages

Service Requests

Stop Cheques

Authorisations Required

**Service Requests**

Transaction Groups

Stop Cheques

Maintenance Requests

Business Intelligence

Report Centre

**Request Details**

The following request has been successfully authorised:

Authorised Date: 18/07/2016 5:12 PM Sydney time

Authorised by: Nishthacross Two

1 Service Request found, displaying 1 - 1

Created Date	Request ID	Request Type	Status
18/07/2016	<a href="#">CR-2123056</a>	Manage Term Deposit	Submitted

1 Service Request found, displaying 1 - 1

- Once Instructions are updated, the Service Request status will be updated to processed. You can track the SR status in **Functions > Service Request > Service Request Status List**.

The screenshot displays the 'Service Request Status List' page. On the left is a navigation menu with options like 'Messages', 'Service Requests', and 'Service Request Status List'. The main area contains a search form with the following fields:

- Request State: Closed
- Request ID: (empty)
- Request Type: Manage Term Deposit
- Request Status: Select..

Below the search form, there are 'Clear' and 'Search' buttons. The results section shows a table with the following data:

Created Date	Request Id	Created By	Request Type	Submitted Date	Status
18/07/2016	<a href="#">CR-2123956</a>	Nishithachosd Thwo	Manage Term Deposit	18/07/2016	Processed
18/07/2016	<a href="#">CR-2123955</a>	Nishithachosd Thwo	Manage Term Deposit	18/07/2016	Processed

9. Click on the Request id to view the Service Details.

**Functions**    **View Service Request**

**Messages**

- Service Requests
- Service Request Status List**
- Change Account Address
- Reorder Cheque Book
- Order a New Commercial Card
- Maintain Existing Commercial Cards
- Manage Statements
- Notice Management
- Manage Term Deposit
- Stop Cheques
- Authorisations Required
- Business Intelligence
- Report Center

**Request Summary**

Request ID: CR - 2123056  
Request Type: Manage Term Deposit  
Status: Processed  
Request By: Nishithacnoed Thoo  
Created Date: 18/07/2016 5:12:23 PM  
Last Authorised By: Nishithacnoed Thoo

**Request Details**

Account number:	471250089002
New instruction for current term:	Renewal
New term:	31 day(s)
Interest Rate (% p.a.):	2.7%
Interest payment frequency:	4 Weekly
Interest payment option:	Pay Interest into Other Linked Account
Account to pay interest to:	229310192947
New Maturity Date:	12/08/2018

**Comments**

0 Comments found

[Back](#)

10. You can view the updated instructions by loading the Term deposit in the **Manage Term Deposit** screen. The Account details section will show the updated Current Term details and the Current option under New Instructions will display the updated Interest Rate for the Current Term.

**Functions**

Messages

Service Requests

Service Request Status List

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

**Manage Term Deposit**

Stop Cheques

Authorisations Required

Business Intelligence

Report Centre

## Manage Term Deposit

Please contact the Bank or Relationship Manager should you wish to withdraw from this Term Deposit account.

Account Acc 5 MD Jul 12 | 471250089002 SHOW

This Term Deposit was renewed on 12/07/2016 with new details provided below. Please note: if no maturity instructions were nominated before the maturity date, this Term Deposit was automatically renewed for the same investment term as before at the rate that applied to that term, or transferred to the holding facility until further instructions are provided to the Bank. Details of renewed Term Deposit are shown below.

### Account Detail

<b>Account number</b>	471250089002
<b>Current balance</b>	\$8,009.00
<b>Investment term</b>	31 days
<b>Start date</b>	12/07/2016
<b>Maturity date</b>	12/08/2016

Changes to the investment term and interest payment options on this Term Deposit can be submitted and approved in CommBiz at any time prior to 18/07/2016. After this date, no further changes will be allowed. Note: these changes are applied from the start date (12/07/2016) and the renewal interest rate is set at an interest rate current on that date.

### New Instructions

Select a standard Term Deposit option

	<input checked="" type="radio"/> Current	<input type="radio"/> Option 1	<input type="radio"/> Option 2	<input type="radio"/> Option 3	<input type="radio"/> Option 4
<b>Interest rate</b>	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
<b>Term</b>	31 days	4 months	8 months	12 months	36 months
<b>Interest<sup>a</sup></b>	\$18.37	\$72.87	\$143.96	\$216.24	\$648.73
<b>Interest payment frequency</b>	4 weekly	6 monthly	6 monthly	6 monthly	Annually
<b>Maturity date</b>	12/08/2016	12/11/2016	12/03/2017	12/07/2017	12/07/2019

**<sup>a</sup> Interest payment option**     Pay Interest into Same Term Deposit Account  
 Pay Interest into Other Linked Account

**<sup>a</sup> Account to pay interest to**    Nishitha | 229310192947 ▼

Select a custom Term Deposit option

## V. Other Business Rules.

- You are not able to raise a new Service Request, if a pending Request exist for the same Term Deposit.

### Functions

- Messages
- Service Requests
- Service Request Status List
- Change Account Address
- Reorder Cheque Book
- Order a New Commercial Card
- Maintain Existing Commercial Cards
- Manage Statements
- Notice Management
- Manage Term Deposit**
- Stop Cheques
- Authorisations Required
- Business Intelligence
- Report Centre

## Manage Term Deposit

**!** There is an outstanding service request pending on this account. Please ensure the pending request is authorized/rejected before submitting a new request.

Account: FXD 2 | 444550192577 SHOW

Details of selected Term Deposit and maturity instructions are shown below.

#### Account Detail

Account number	444550192577
Current balance	\$36,436.46
Investment term	8 months
Start date	02/06/2016
Maturity date	02/02/2017
Interest rate	3.20% p.a.
Interest payment frequency	Paid 6 monthly and/or at maturity
Interest payment option	Pay interest into Same Term Deposit Account

#### Maturity Instructions

Maturity instructions can be submitted or changed any time prior to 02/02/2017. The last submitted instruction will be processed on the maturity date.

- \* **Maturity instructions** ?

▾
Partial withdrawal

Partial withdrawal as a maturity instruction means the balance of the Term Deposit will be reduced by the withdrawn amount. The reduced balance will be released at that amount for the term shown below on the maturity date 4/03/2017. This may be a significantly different interest rate, higher or lower from the current interest rate.
- \* **Withdrawal amount**

\$

You need to retain a minimum of \$5,000.00 in your Term Deposit to release
- \* **Account to pay amount to**

▾
Savings | 200014773019
- \* **New term** ?

Number of months
 

Select...

month(s)

Maturity date
 

04/03/2017

▾

Matures in 30 days
- \* **Interest payment frequency** ?

4 weekly
  6 monthly
  Annually
- \* **Interest payment option** ?

Pay interest into Same Term Deposit Account
  Pay interest into Other Linked Account

- You are not able to set the Maturity Instruction as Full withdrawal, if there is a hold on some amount.

Home Accounts Payables Receivables File Transfer **Functions** Offers & Apply Insights Admin

## Functions Manage Term Deposit

**!** You are unable to withdraw all of your funds at maturity as there is a hold of \$20 on the Term Deposit. Please call us on 13 2221 to discuss options.

Account:

Details of selected Term Deposit and maturity instructions are shown below.

### Account Detail

Account number	291450108329
Current balance	\$88,500.00
Investment term	30 months
Start date	05/07/2016
Maturity date	05/01/2019
Interest rate	5.80% p.a.
Interest payment frequency	Paid 4 weekly and/or at maturity
Interest payment option	Pay Interest Into Other Linked Account
Account to pay interest to <b>i</b>	229310192947

### Maturity Instructions

Maturity instructions can be submitted or changed any time prior to 05/01/2019. The last submitted instruction will be processed on the maturity date.

**Maturity instructions** **i**

Renewal

Renewal

Partial withdrawal

Transfer to Holding Facility

Interest rate which applies may be a significantly

**New term** **i**

Number of months   month(s) **Matures on 05/07/2021**  
 Maturity date

**Interest payment frequency** **i**

4 weekly  4 monthly  Annually

- If there is a hold on some amount, while setting the Maturity Instructions as Partial Withdrawal, the maximum withdrawal amount you can withdraw is:  
Maximum withdrawal amount = Account Balance – Hold amount – 5000.

Home Accounts Payables Receivables File Transfer **Functions** Offers & Apply Insights Admin

## Functions Manage Term Deposit

**Messages**

**Service Requests**

Service Request Status List

Change Account Address

Reorder Cheque Book

Order a New Commercial Card

Maintain Existing Commercial Cards

Manage Statements

Notice Management

**Manage Term Deposit**

Stop Cheques

Authorisations Required

Business Intelligence

Report Centre

**!** You are unable to withdraw all of your funds at maturity as there is a hold of \$20 on the Term Deposit. Please call us on 13 2221 to discuss options.

Account:

Details of selected Term Deposit and maturity instructions are shown below.

### Account Detail

Account number	291450108329
Current balance	\$88,500.00
Investment term	30 months
Start date	05/07/2016
Maturity date	05/01/2019
Interest rate	5.80% p.a.
Interest payment frequency	Paid 4 weekly and/or at maturity
Interest payment option	Pay Interest Into Other Linked Account
Account to pay interest to <b>i</b>	229310192947

### Maturity Instructions

Maturity instructions can be submitted or changed any time prior to 05/01/2019. The last submitted instruction will be processed on the maturity date.

- Maturity instructions **i**** 

Partial withdrawal as a maturity instruction means the balance of this Term Deposit will be reduced by the withdrawn amount. The reduced balance will be released at that amount for the term shown below on the maturity date 05/01/2019. This may be a significantly different interest rate, higher or lower from the current interest rate.
- Withdrawal amount** \$ 

The maximum amount you can withdraw is \$83,480.00 as you have a hold amount of \$20.00 on the Term Deposit and you must leave a minimum balance of \$5,000.00.
- Account to pay amount to**
- New term **i****
  - Number of months  month(s) **Matures on 05/07/2021**
  - Maturity date

- You will not be able to navigate to the Manage Term Deposit screen, if there is STOP on the selected Term Deposit.

The screenshot shows the 'Functions' menu on the left with 'Manage Term Deposit' highlighted. The main content area displays a yellow error banner with a red exclamation mark icon and the text: "Sorry, you are unable to access this Term Deposit as there is a stop on the account. Please call us on 13 2221, 24 hours a day, 7 days a week." Below the banner is a dark grey bar containing a dropdown menu with the selected account name "Stop Acc 2 - In GP | 212450285001" and a yellow "SHOW" button.

- You will not be able to set Instructions for a Closed Term Deposit Account.

The screenshot shows the 'Functions' menu on the left with 'Manage Term Deposit' highlighted. The main content area displays a yellow error banner with a red exclamation mark icon and the text: "The selected Term Deposit is closed". Below the banner is a dark grey bar containing a dropdown menu with the selected account name "Nishitha Closed TD | 218950107313" and a yellow "SHOW" button.

- Your Service Request will expire if
  - A Service Request not authorised will expire 8 calendar days after the date Service Request is created
  - A Service Request is not authorised before the Maturity Date or Grace Period Expiry Date or Holding facility End date
  - If any of the below changes occur to the Term Deposit after the Service Request is created, the Service Request will get expired on Authorisation:
    - ✓ Balance is Changed
    - ✓ Term Deposit is closed
    - ✓ STOP is added on the Account
    - ✓ Term Deposit in Holding facility is renewed through another channel
    - ✓ MI selected is Partial Withdrawal but a HOLD is added on the Account (Service Request Expiry based on the Current Available Balance)