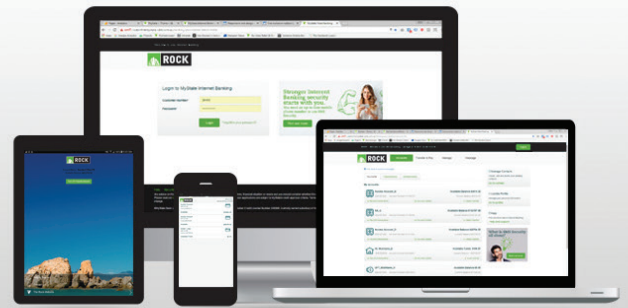


# Internet Banking Guide

## View extended account information



You can view extended account information in Internet or Mobile Banking for your term deposits, loan or everyday transaction accounts.

Extended account information can be viewed:


**Web version** of Internet Banking – under **Accounts > Account Details**

**ROCK** Accounts Transfer & Pay Manage Message


✉ You have 0 unread messages

Accounts Transactions eStatements


**My accounts**


 <b>Fee Cruncher</b> BSB:655000 Account Number:200103873	<b>Available Balance:\$43,856.11</b> Current Balance:\$43,856.11
<a href="#">Recent transactions</a>	<a href="#">Account details</a>




  

 <b>Mortgage - Std Variable</b> BSB:655000 Account Number:102130477	<b>Available Funds:\$122,833.56</b> Current Balance:-\$38,282.56
<a href="#">Recent transactions</a>	<a href="#">Account details</a>

**Mobile app** – select an account and click **Details**

<  **My Banking**

**Fee Cruncher**  
BSB 807009 AN 200239228   
Current:\$436.92

 **Details**  **Transactions**  **Internal** >

## Search, export and print transactions

You can view and search your transactions on each of your accounts in the **web version** of Internet Banking. You can search, export and print transaction listings.

Transaction listings can be downloaded in a range of formats including **CSV**, **Quicken** and **PDF**.

Search your transactions by:

- a given **time frame** e.g. last week, month or year
- a particular **description**
- **type** of the transaction: either a credit or debit.

## Current and available balance

Payments on Visa Debits cards, including payWave may take a couple of days to process before being debited from your account. During this time, funds are placed on hold. This is why your available balance may be less than your current balance.

- **Current balance** includes the payments which are waiting to clear
- **Available balance** displays the funds you have available to spend

You can view both the current and available balance of all accounts on the home page under **My accounts**.

The screenshot displays the ROCK internet banking interface. At the top left is the ROCK logo. A navigation bar contains buttons for 'Accounts', 'Transfer & Pay', 'Manage', and 'Message'. Below this, a notification states 'You have 0 unread messages'. A secondary navigation bar includes 'Accounts', 'Transactions', and 'eStatements'. The 'My accounts' section is active, showing a card for the 'Fee Cruncher' account. The card displays the account name, BSB:655000, and Account Number:200103873. The available balance is \$43,856.12, and the current balance is also \$43,856.12. At the bottom of the card are three links: 'Recent transactions', 'Account details', and 'Make transfer'.

### Interest/Tax information

You can view useful interest and tax information under **account details** for each account on your home page. This information includes:

- Interest **rate**
- Interest **paid this year**
- Interest **paid last year**

<b>Account Name</b>	Fee Cruncher	<b>Account Nickname</b>	Fee Cruncher
<b>BSB</b>	655000	<b>Overdraft Limit</b>	\$0.00
<b>Account Number</b>	200239228	<b>Interest Rate</b>	0.00%
<b>Current Balance</b>	436.92	<b>Next Interest Payment</b>	\$0.00
<b>Available Balance</b>	436.92	<b>Interest Paid This Year</b>	\$0.00
		<b>Interest Paid Last Year</b>	\$0.10

### Term deposit accounts

You can view your term deposit account details on the home page. This is found by selecting **account details** under the term deposit account and includes:

- **Account number** and **BSB**
- The **maturity date** of the term deposit
- The **start date** of the term deposit
- The **interest rate** of the term deposit
- **Interest available** and **next interest payment** amount

**12 Month Int on Mat**

BSB:655000 Account Number:200046721

**Available Balance:\$0.00**

Current Balance:\$10,000.00

[Recent transactions](#)
[Account details](#)

<b>Account Nickname</b>	12 Month Int on Mat	<b>Balance</b>	\$10000.00
<b>Product Name</b>	12 Month Int on Mat	<b>Interest Available</b>	\$143.06
<b>Interest rate</b>	2.80%	<b>Next Interest Payment</b>	\$279.24
<b>Maturity Date</b>	28/07/2017	<b>Next Interest Payment Date</b>	27/07/2017
<b>Term Start Date</b>	28/07/2016	<b>Account Number</b>	200046721

## Loan accounts

You can view your loan account details by selecting **account details** under the loan account.

This information includes:

- **Account number** and **BSB**
- **Interest rate** of loan account
- **Monthly repayment** amount
- **Next repayment** date
- **Remaining term** of loan
- **Redraw** balance
- **Original loan balance**

 **Essentials Home Loan**  
BSB:655000 Account Number:200375172

[Recent transactions](#)     
 [Account details](#)     
 [Loan redraw](#)

**Available Funds:\$706.85**  
Current Balance:-\$328,614.71

<b>Account Nickname</b>	Essentials Home Loan	<b>Repayment Amount</b>	\$1387.36
<b>Product Name</b>	Essentials Home Loan	<b>Advanced Amount</b>	2094.21
<b>Loan Account Number</b>	200375172	<b>Available Redraw</b>	706.85
<b>Interest Rate</b>	3.94 %	<b>Interest Paid This Year</b>	\$6768.09
<b>Next Repayment Date</b>	09/02/2017	<b>Interest Paid Last Year</b>	
<b>Fixed Interest Expiry Date</b>		<b>Original Loan Term</b>	30 years
<b>Interest Only Expiry Date</b>		<b>Remain Loan Term</b>	28 years and 6 months
		<b>Original Loan Balance</b>	\$280500.00