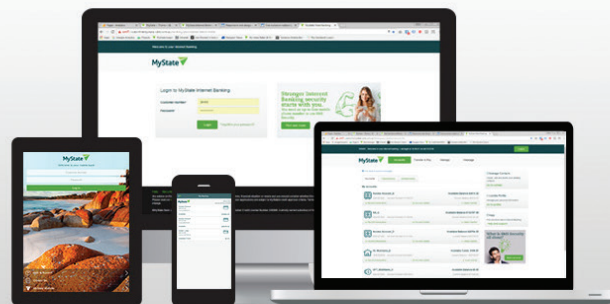


Internet Banking Guide

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**

The screenshot shows the MyState web interface. At the top, there's a navigation bar with the MyState logo and buttons for 'Accounts', 'Transfer & Pay', 'Manage', and 'Message'. Below this, a message states 'You have 0 unread messages'. There are three tabs: 'Accounts', 'Transactions', and 'eStatements'. Under 'My accounts', two account cards are visible:

- Access Account**: Available Balance: \$361000.00, Current Balance: \$361000.00. Includes links for 'Recent transactions', 'Account details', and 'Make transfer'.
- Term Deposit Account**: Available Balance: \$0.00, Current Balance: \$1000.00. Includes links for 'Recent transactions' and 'Account details'.

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

The screenshot shows the MyState mobile app interface, which is identical in layout to the web version. It features the same navigation bar, message, tabs, and account cards for 'Access Account' and 'Term Deposit Account'.

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 'My accounts' section of the MyState Internet Banking interface. At the top, there are navigation tabs for 'Accounts', 'Transfer & Pay', 'Manage', and 'Message'. Below these, a message indicates 'You have 0 unread messages'. The 'Accounts' tab is selected, and sub-tabs for 'Accounts', 'Transactions', and 'eStatements' are visible. The 'My accounts' section lists two accounts:

Account Type	Available Balance	Current Balance
Access Account	\$361,000.00	\$361,000.00
Term Deposit Account	\$0.00	\$1,000.00

Each account entry includes a 'Recent transactions' link and an 'Account details' link. The 'Access Account' also features a 'Make transfer' link.

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**

The screenshot shows the MyState website interface. At the top, there are navigation 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 main content area is titled 'My accounts' and features a card for an 'Access Account'. The card displays the account name, BSB (807009), and account number. It also shows the available balance as \$361000.00 and the current balance as \$361000.00. Below this information are three links: 'Recent transactions', 'Account details', and 'Make transfer'. A table provides further details for the account:

Account Name	Access Account	Account Nickname	Access Account
BSB	807009	Overdraft Limit	\$0.00
Account Number		Interest Rate	0.00%
Current Balance	\$361000.00	Next Interest Payment	\$0.00
Available Balance	\$361000.00	Interest Paid This Year	
		Interest Paid Last Year	

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

The screenshot shows the MyState website interface for a 'Term Deposit Account'. It displays the account name, BSB (807009), and account number. The available balance is \$0.00 and the current balance is \$1000.00. Below this information are two links: 'Recent transactions' and 'Account details'. A table provides further details for the account:

Account Nickname	Term Deposit Account	Balance	\$1000.00
Product Name	Term Deposit Account	Interest Available	\$0.00
Interest rate	3.00%	Next Interest Payment	\$30.00
Maturity Date	21/11/2017	Next Interest Payment Date	20/11/2017
Term Start Date	21/11/2016	Account Number	30046589

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**

Interest Only Loan		Available Funds: \$2172.19	
BSB: 807009 Account Number:		Current Balance: -\$178500.00	
Recent transactions		Account details	
		Loan redraw	
Account Nickname	Interest Only Loan	Repayment Amount	\$654.87
Product Name	Interest Only Loan	Advanced Amount	-\$2172.19
Loan Account Number		Available Redraw	\$2172.19
Interest Rate	4.41 %	Interest Paid This Year	\$2691.22
Next Repayment Date	01/12/2016	Interest Paid Last Year	\$7012.33
Fixed Interest Expiry Date		Original Loan Term	30 years
Interest Only Expiry Date	31/08/2020	Remain Loan Term	28 years and 9 months
		Original Loan Balance	\$180672.19