

# Open New Term Deposits Online

## Overview

You are now able to open and fund savings and term deposit accounts from the "Open Accounts" tab. It's fast, easy and convenient.

Let's take you through the process of opening a new term deposit account.

The screenshot displays the G&C Mutual Bank online banking interface. At the top, the G&C Mutual Bank logo is on the left, and 'Welcome to Online Banking' is on the right. Below the header is a navigation bar with tabs: ACCOUNTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL. The 'OPEN ACCOUNTS' tab is selected and highlighted in orange. Under this tab, a 'New Term Deposit' menu item is visible and highlighted with a red box. A callout bubble points to this menu item with the text: 'To open a new term deposit account, go to Open Accounts and then click on "New Term Deposit" menu.'

Below the navigation bar, there are several sections:


- Account Summary Table:** A table showing account balances for various accounts.
- Transaction Details:** A section showing transaction details for 'U4test5 Pty Ltd - 758657S5'.
- Current Offers:** A section indicating 'There are no Offers'.
- New Messages:** A section indicating 'There are no New Messages'.
- Periodical Payments:** A section indicating 'Due Before or On the 09 JUL 2015' and 'There are no Periodical Payments to display.'

At the bottom of the page, the following information is displayed:

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000  
G&C Mutual Bank is a trading name of SGE Mutual Limited

## Term Deposit Selection Screen

You can now select the amount and the term for your term deposit here.

Welcome to Online Banking

HOMEACCOUNTSPAYMENTSOPEN ACCOUNTSMAINTENANCESERVICESSECURE MAILPrintLogout

STEP ▶ 1 2 3 4 5 6

### Term Deposits

**Deposit Amount**  
☐ Please Select  
Or enter amount below  
☒ 1000

**Term**  

Please Select  
1 - 1 Months  
2 - 2 Months  
3 - 3 Months  
6 - 6 Months  
9 - 9 Months  
12 - 12 Months  
24 - 24 Months  
36 - 36 Months  
48 - 48 Months  
60 - 60 Months

BackCancel


OK

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000  
G&C Mutual Bank is a trading name of SGE Mutual Limited

Enter your deposit amount and select the term for which you wish to open the term deposit for, from the drop down box and click on the "OK" button on the right.

## Term Deposit Selection Screen

After selecting the amount and the deposit of your term, you can see the interest rates applicable to the different terms.

Welcome to Online Banking

HOMEACCOUNTSPAYMENTSOPEN ACCOUNTSMAINTENANCESERVICESSECURE MAILPrintLogout

### Term Deposits

**Deposit Amount**  

☐ Please Select  
Or enter amount below

☒ 1000

**Term**  

3 - 3 Months

OK

**FIXED TERM DEPOSIT**

Note: Please click on the relevant interest rate to continue

TERM	\$1,000.00 - \$9,999,999.00
1 - 1 Months	2.150%
2 - 2 Months	2.300%
3 - 3 Months	2.400%
6 - 6 Months	2.450%
9 - 9 Months	2.500%
12 - 12 Months	2.650%
24 - 24 Months	2.800%
36 - 36 Months	2.900%
48 - 48 Months	3.000%
60 - 60 Months	3.050%

BackNextCancel


STEP ▶ 1 2 3 4 5 6

Click on the "highlighted" interest rate link in the table. This is the interest rate for your chosen deposit and term above.

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000  
G&C Mutual Bank is a trading name of SGE Mutual Limited

## Terms and Conditions

You can find the latest copy of "Account and Access Facility - Terms and Conditions" on our website. We encourage you to read and understand the terms and conditions before you proceed any further.

Welcome to Online Banking

HOMEACCOUNTSPAYMENTSOPEN ACCOUNTSMaintenanceSERVICESSECURE MAILPrintLogout

New Term Deposit

STEP ▶ 1 2 3 4 5 6

**Terms and Conditions**

Rates are current as at 6 November 2015 and are subject to change.

These rates apply to retail deposits only. These rates are only offered if the member nominates for interest to be paid on maturity or when the term exceeds one year where interest must be paid annually. Monthly, quarterly and six monthly interest is available with a reduction on the current rate. Where funds are withdrawn from an investment account prior to maturity, a reduced rate of 1% interest applies. For terms outside of the advertised rates call **1300 364 400** or visit your local G&C Mutual Bank Service Centre for more details.

Direct Debit conditions for transferring funds from external accounts to fund your Term Deposit  
Please note that if your direct debit from an external account fails, your Term Deposit will not be opened.

For full terms and conditions please refer to Accounts and Access Facility - Terms & Conditions, which you would have received on opening your membership. To access the latest version of Accounts and Access facility - Terms & Conditions visit our website.

☒ I agree with Terms and Conditions

BackNextCancel

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000  
G&C Mutual Bank is a trading name of SGE Mutual Limited

Please tick the checkbox and click on the "Next" button to proceed.

## Add Applicant

The screenshot shows the 'Add Applicant' form in the G&C Mutual Bank online banking interface. The form is titled 'Applicants List' and includes a progress bar at the top right indicating steps 1 through 6, with step 3 being the current step. The form fields are as follows:

- Client:** MR B U4test6. Below this is a button labeled 'Add a new Applicant'.
- Relationship:** Individual.
- Statement:** A checkbox is checked, indicating the user wants to receive statements.

Below the form fields are three buttons: 'Back', 'Next', and 'Cancel'. The 'Next' button is highlighted with a red border. At the bottom of the form, there is a small 'Next' button.

Three callout boxes provide instructions:

- Callout 1 (left):** 'If you wish to add another applicant on this account, please click on the "Add Applicant" button. The other applicant should be an existing member of G&C Mutual Bank.'
- Callout 2 (bottom center):** 'If you do not wish to add another applicant, please click on the "Next" button.'
- Callout 3 (right):** 'Tick the checkbox if you wish to receive statements on this new account.'

The footer of the page includes the following text: ABN 72 087 650 637, SL & Australian Credit Licence 238311, BSB 659-000, and G&C Mutual Bank is a trading name of GFC Mutual Limited.

## Select Account Details

Select your account to fund your Term Deposit. You can either transfer funds from your existing G&C Mutual Bank account or from your external accounts.

The screenshot shows the 'Select Account Details' page in the G&C Mutual Bank online banking interface. The page is titled 'Select Account Details' and includes a progress bar with steps 1 through 6, where step 4 is currently active. The page displays a table with account details and a form for selecting the funding source and maturity options.

**Table:**

* Indicates Mandatory Fields	Account Name	Product	Interest Rate	Term	Interest Paid	Amount
Your Product:	MR Bryan U4test6	FIXED TERM DEPOSIT	2.400%	3 - 3 Months	On Maturity	\$1,000

**Form:**

Amount:

Choose what you would like to do at the end of the term:\*

- ☒ Rollover my term deposit
- ☐ Transfer funds to my account

Choose what you would like to do with your interest:\*

- ☒ Reinvest in my term deposit
- ☐ Transfer funds to my account

Buttons: Back, Next, Cancel

**Callouts:**

- You can select your existing G&C Mutual Bank account to transfer money from to fund your Term Deposit.** (Points to the 'Please select' dropdown menu)
- You can also manage maturity and interest options on your term deposit. You can choose to reinvest or transfer the funds after maturity to another G&C Mutual Bank account.** (Points to the 'Choose what you would like to do at the end of the term' and 'Choose what you would like to do with your interest' sections)
- Click on the "Next" button to proceed.** (Points to the 'Next' button)

## Select Account Details

Select your account to fund your Term Deposit. You can either transfer funds from your existing G&C Mutual Bank account or from your external accounts.

The screenshot shows the 'Select Account Details' form in the G&C Mutual Bank online banking interface. The form is titled 'Select Account Details' and includes a progress bar at the top right indicating the current step (STEP 1 of 6). The form is divided into several sections:

- Account Information:** Includes fields for Account Name (MR Bryan U4test6), Product (FIXED TERM DEPOSIT), Interest Rate (2.450%), Term (6 - 6 Months), Interest Paid (On Maturity), and Amount (\$1,000).
- Funding Source:** Includes a dropdown menu for 'Please select' and a checkbox for 'Agree to Direct Debit Request Service Agreement'.
- External Account Details:** Includes fields for BSB Number (802546), Account Number (123456789), In Name of (Bryan), and Reference (Open TD).
- Maturity Date:** A date field showing 10 MAY 2016.
- Options:** Includes radio buttons for 'Rollover my term deposit' and 'Transfer funds to my account'.
- Buttons:** Includes 'Back', 'Next', and 'Cancel' buttons.

Callouts provide additional information:

- Left Callout:** "If you are debiting funds from your external financial institution account, please read the Direct Debit Service Agreement and tick on the checkbox to acknowledge that you have read and understood the agreement."
- Right Callout:** "Please enter your external account details here."
- Bottom Callout:** "You can also manage maturity and interest options on your term deposit. You can choose to reinvest or transfer the funds after maturity to another G&C Mutual Bank account."
- Bottom Callout:** "Click on the 'Next' button to proceed."

The footer of the page includes the following text: AFSL & Australian Credit Licence 238311 BSB 659-000 name of SGE Mutual Limited

## Confirm Details

This is your summary screen. Please review it carefully to make sure you have provided the correct details before you open your Term Deposit.

**G&C mutual bank** Welcome to Online Banking

HOME ACCOUNTS PAYMENTS **OPEN ACCOUNTS** MAINTENANCE SERVICES SECURE MAIL Print Logout

**Open Account - Confirm Details** STEP 1 2 3 4 5 6

You have requested to open an account with the following details:

**Account Information:**

Account	MR Aaron U4test3
Account Name	FIXED TERM DEPOSIT
Transfer From	758655S1 - Bills
Interest Rate	2.450% (Flat)
Frequency	On Maturity
Interest Paid	Re-invest (Compound)
Term	6 Months
Maturity Date	10 MAY 2016
Amount	\$1,000.00
End Of Term	Re-invest for 6 Months @ Standard Rate
Statement	Yes

[Back](#) [Confirm](#) [Cancel](#)

[Confirm](#)

ABN 72 637 AFSL & Australian Credit Licence 238311 BSB 659-000 of SGE Mutual Limited

Click on the "Confirm" button to proceed.



## New Term Deposit - Completion Screen

Your Term Deposit is now opened. You will receive the Term Deposit Certificate soon in your mail.

The screenshot shows the 'Your Account has been Opened' completion screen on the G&C Mutual Bank website. The page features a green navigation bar with links to HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS (highlighted), MAINTENANCE, SERVICES, and SECURE MAIL. There are also 'Print' and 'Logout' buttons. A progress indicator shows 'STEP 1' through '6', with '6' being the current step. The main content area displays account information and details. A red box highlights the 'Finish' button, with a callout bubble instructing the user to click it to receive their new account details. The footer contains the bank's ABN, AFSL & Australian Credit Licence, BSB, and a note that G&C Mutual Bank is a trading name of SGE Mutual Limited.

**G&C mutual bank** Welcome to Online Banking

HOME ACCOUNTS PAYMENTS **OPEN ACCOUNTS** MAINTENANCE SERVICES SECURE MAIL Print Logout

**Your Account has been Opened** STEP 1 2 3 4 5 6

**Account Information:**

Account	MR Aaron U4test3
Account Name	FIXED TERM DEPOSIT
Transfer From	758655S1 - Bills
Interest Rate	2.450% (Flat)
Frequency	On Maturity
Interest Paid	Re-invest (Compound)
Term	6 Months
Maturity Date	10 MAY 2016
Amount	\$1,000.00
End Of Term	Re-invest for 6 Months @ Standard Rate
Statement	Yes

**Account Details:**

Account	758655I30.9 Bills
Account Open Date	10 NOV 2015 10:19
Deposit Number	21711

**Warnings**  
Your Term Deposit Certificate will be mailed out to you soon

**Finish**

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000  
G&C Mutual Bank is a trading name of SGE Mutual Limited

Click on the "Finish" button to get your new account details.

## Your New Account Details

This screen also shows you your new account details; you can click on it to manage the maturity and interest on your Term Deposit.

The screenshot displays the G&C Mutual Bank Online Banking interface. At the top, the G&C Mutual Bank logo is on the left, and "Welcome to Online Banking" is on the right. A navigation bar below the logo contains links: HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS (highlighted in orange), MAINTENANCE, SERVICES, SECURE MAIL, a Print button, and a Logout button. The main content area is titled "Investment Account Details". It lists account information: Account Number 758655130.9, Account Name A U4test3, FIXED TERM DEPOSIT, and Current Account Balance \$1,000.00. Below this is a table with one row of deposit details. The "Deposit#" 21711 is highlighted with a red box. At the bottom of the details section are two buttons: "Transaction History" and "Download". The footer contains the ABN 72 087 650 637, AFSL & Australian Credit Licence 238311, BSB 659-000, and a note that G&C Mutual Bank is a trading name of SGE Mutual Limited.

**Investment Account Details**

Account Number 758655130.9  
Account Name A U4test3  
FIXED TERM DEPOSIT  
Current Account Balance \$1,000.00

Deposit#	Amount	Term	Rate	Maturity	Description
21711	1000.00	6 Months	2.450	10 MAY 2016	6 MONTHS INT ON MAT


Transaction History Download

ABN 72 087 650 637 AFSL & Australian Credit Licence 238311 BSB 659-000  
G&C Mutual Bank is a trading name of SGE Mutual Limited

This is your new Term Deposit number, you can click on it to manage your maturity and interest instructions on your Term Deposit.

## Homepage

Your new account is opened; you can view it on the "Homepage" or under your "Accounts List".

Welcome to Online Banking

HOME ACCOUNTS PAYMENTS OPEN ACCOUNTS MAINTENANCE SERVICES SECURE MAIL Print Logout

Account Details

Account	Name	Current	Available
758657S5	BUDGET ACCOUNT	\$249,998.00	\$249,998.00
758658S13	BONUS SAVERS	\$0.00	\$0.00
758658S41	HSU SOLUTIONS CLASSIC	\$500.00	\$500.00
758658S70	SGE SOLUTIONS GOLD	\$300.00	\$300.00
758658S80	LOW RATE VISA CARD	\$1,000.00	\$1,000.00
758658I30	FIXED TERM DEPOSIT	\$1,000.00	\$0.00

Current Offers

There are no Offers

New Messages

There are no New Messages

Transaction Details - U4test5 Pty Ltd - 758657S5

Date	Description	Debit	Credit	Balance
30 APR 2015	New Account #SS		\$250,000.00	\$249,998.00
30 APR 2015	SHARES (client 758657)	\$2.00		-\$2.00
30 APR 2015	ACCOUNT OPENED - 30 APR 2015			

[View All](#) [Download Transactions](#)

Periodical Payments

Due Before or On the 09 JUL 2015  
There are no Periodical Payments to display.

Your newly created Term Deposit.

ABN 72 087 650 637   AFSL & Australian Credit Licence 238311   BSB 659-000  
G&C Mutual Bank is a trading name of SGE Mutual Limited

If you have any questions on opening a new Term Deposit Account, please contact us on 1300 364 400 8.00am-6.00pm Monday-Friday and we will be happy to assist.