

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 left is the G&C Mutual Bank logo. The main navigation bar includes 'OPEN ACCOUNTS', 'MAINTENANCE', 'SERVICES', and 'SECURE MAIL'. A 'Print' button and a 'Logout' button are also visible. A callout box points to the 'New Term Deposit' option under the 'OPEN ACCOUNTS' menu.

Account Summary Table:

		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

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			

Current Offers: There are no Offers

New Messages: There are no New Messages

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

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Term Deposit Selection Screen

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

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HOME ACCOUNTS PAYMENTS OPEN ACCOUNTS MAINTENANCE SERVICES SECURE MAIL Print Logout

Term Deposits STEP 1 2 3 4 5 6

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

Back Cancel OK

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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.

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

STEP 1 2 3 4 5 6

Term Deposits

Deposit Amount Please Select Or enter amount below

Term

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%

Back **Next** **Cancel**

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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.

The screenshot shows the G&C Mutual Bank online banking interface. At the top, there is a navigation bar with the G&C Mutual Bank logo and the text "Welcome to Online Banking". Below this is a menu bar with options: HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS (highlighted), MAINTENANCE, SERVICES, and SECURE MAIL. There are also icons for Print and Logout.

The main content area is titled "New Term Deposit" and includes a progress indicator showing "STEP 1" (highlighted) and steps 2 through 6. Below this is a "Terms and Conditions" section with the following text:

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.

Below the text is a checkbox labeled "I agree with Terms and Conditions" which is checked. At the bottom of the form are three buttons: "Back", "Next" (highlighted with a red box), and "Cancel".

A callout box on the left side of the page contains the text: "Please tick the checkbox and click on the 'Next' button to proceed."

At the bottom of the page, there is a footer with the following information: 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

Add Applicant

G&C mutual bank Welcome to Online Banking

HOME ACCOUNTS PAYMENTS OPEN ACCOUNTS MAINTENANCE SERVICES SECURE MAIL Print Logout

Applicants List STEP 1 2 3 4 5 6

Client
MR B U4test6

Relationship
Individual

Statement

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G&C Mutual Bank Limited

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.

If you do not wish to add another applicant, please click on the "Next" button.

Tick the checkbox if you wish to receive statements on this new account.

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 includes a navigation bar with 'HOME', 'ACCOUNTS', 'PAYMENTS', 'OPEN ACCOUNTS', 'MAINTENANCE', 'SERVICES', and 'SECURE MAIL'. A 'STEP' indicator shows steps 1 through 6, with step 4 highlighted. The main content area displays account details for a 'FIXED TERM DEPOSIT' with an interest rate of 2.400%, a term of 3-3 Months, interest paid on maturity, and an amount of \$1,000. A dropdown menu is open, showing a list of accounts to select from, including 'BUDGET ACCOUNT - \$249,998.00 available', 'BONUS SAVERS - \$0.00 available', 'HSU SOLUTIONS CLASSIC - \$500.00 available', 'SGE SOLUTIONS GOLD - \$300.00 available', and 'LOW RATE VISA CARD - \$1,000.00 available'. Below the dropdown, there are options for 'Amount' (\$1,000), 'Maturity', and 'Choose what you would like to do at the end of the term:' (Rollover my term deposit or Transfer funds to my account) and 'Choose what you would like to do with your interest:' (Reinvest in my term deposit or Transfer funds to my account). At the bottom, there are 'Back', 'Next', and 'Cancel' buttons. Callouts provide instructions: 'You can select your existing G&C Mutual Bank account to transfer money from to fund your Term Deposit.' (pointing to the dropdown), '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.' (pointing to the maturity and interest options), and 'Click on the "Next" button to proceed.' (pointing to the 'Next' button).

You can select your existing G&C Mutual Bank account to transfer money from to fund your Term Deposit.

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.

Click on the "Next" button to proceed.

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 on the G&C Mutual Bank website. The form is titled 'Select Account Details' and is part of a 6-step process. The current step is Step 4. The form includes the following fields and options:

- Product:** FIXED TERM DEPOSIT
- Interest Rate:** 2.450%
- Term:** 6 - 6 Months
- Interest Paid:** On Maturity
- Amount:** \$1,000
- BSB Number:** 802546
- Account Number:** 123456789
- In Name of:** Bryan
- Reference:** Open TD
- Maturity Date:** 10 MAY 2016

Callout boxes 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." This points to the 'Please select' dropdown menu and the 'Agree to Direct Debit Request Service Agreement' checkbox.
- Right Callout:** "Please enter your external account details here." This points to the BSB Number and Account Number fields.
- Bottom Callout:** "Click on the 'Next' button to proceed." This points to the 'Next' button.
- Bottom-Right 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." This points to the 'Choose what you would like to do at end of the term' and 'Choose what you would like to do with your interest' sections.

The form also includes a 'Back' button, a 'Next' button (highlighted with a red box), and a 'Cancel' button. The footer contains the 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.

The screenshot displays the 'Open Account - Confirm Details' page on the G&C mutual bank website. The page header includes the bank logo and 'Welcome to Online Banking'. A navigation bar contains links for HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS (highlighted), MAINTENANCE, SERVICES, and SECURE MAIL. There are also 'Print' and 'Logout' buttons. A progress indicator shows 'STEP 1 2 3 4 5 6', with step 5 highlighted. The main content area is titled 'Open Account - Confirm Details' and contains the following information:

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

Account Information:

Account	MR Aaron U4test3
Account Name	FIXED TERM DEPOSIT
Transfer From	758855S1 - 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

At the bottom of the form, there are three buttons: 'Back', 'Confirm' (highlighted with a red box), and 'Cancel'. A callout bubble points to the 'Confirm' button with the text: 'Click on the "Confirm" button to proceed.' The footer of the page includes the ABN 72 637 AFSL & Australian Credit Licence 238311 BSB 659-000 and the text 'of SGE Mutual Limited'.

New Term Deposit - Completion Screen

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

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

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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 left is the G&C Mutual Bank logo, and at the top right is the text "Welcome to Online Banking". A navigation bar below the logo contains links for HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS (highlighted in orange), MAINTENANCE, SERVICES, and SECURE MAIL. On the right side of the navigation bar are "Print" and "Logout" buttons. The main content area is titled "Investment Account Details" and shows the following information:

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

Below this information is a table with the following data:

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

Below the table are two buttons: "Transaction History" and "Download". At the bottom of the page, the following text 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".

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".

The screenshot displays the G&C Mutual Bank online banking interface. At the top, the logo and "Welcome to Online Banking" message are visible. A navigation bar includes links for HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL, along with Print and Logout buttons. The main content area is divided into several sections:

- Account Details:** A table listing various accounts with their current and available balances. The account number 758658130 is highlighted in a red box, corresponding to a "FIXED TERM DEPOSIT" with a current balance of \$1,000.00 and an available balance of \$0.00.
- Transaction Details - U4test5 Pty Ltd - 758657S5:** A table showing recent transactions, including "New Account #SS" and "SHARES (client 758657)".
- Current Offers:** A section indicating "There are no Offers".
- New Messages:** A section indicating "There are no New Messages".
- Periodical Payments:** A section indicating "There are no Periodical Payments to display."

At the bottom of the page, contact information is provided: 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.

Your newly created Term Deposit.

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.