

MYMO BY BCU

SET UP GUIDE



BECAUSE YOU

BCU.

IN THIS GUIDE

- How to register for mymo by BCU2
- How to add another financial institution to mymo.....5
- How to create a budget and set up a pay cycle.....7
- How to edit transactions and customise your dashboard.....8
- How to create a bill..... 10
- How to set up a goal 12

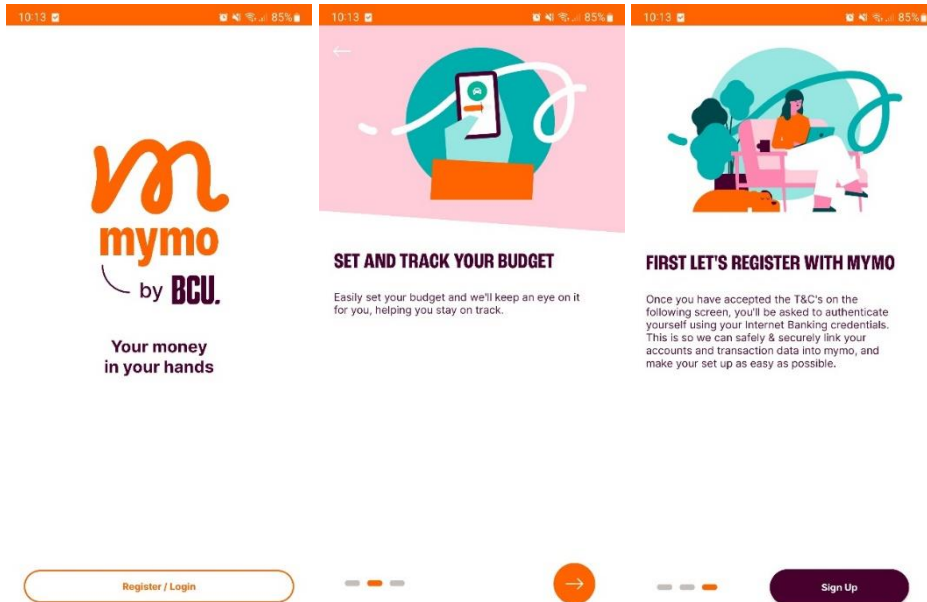
HOW TO REGISTER FOR MYMO BY BCU

1. Download the app.

Search 'mymo by BCU' in your app store, then download it to your device.



2. Open the app and tap the 'Register / Login' button to begin registration.



3. Review the Terms & Conditions.

Click 'Accept' to proceed with your registration.



INTRODUCTION

Police & Nurses Limited ACN 087 651 876 (PNL) offers its members our mymo web based application and the services associated with it (mymo app) through a platform provided by our service provider, Frolo Australia Pty Ltd (Frolo) on the terms and conditions set out below.

The mymo app has been designed to be a secure and intelligent companion banking app that brings all of your money together in one place, making it easier to manage and grow.

PNL and its related entities (we, us, our) appreciate your use of the mymo app. When you use the mymo app you are also using applications, software, products and services which are owned and operated by Frolo and licensed by PNL, and when we refer to the mymo app in these terms and conditions we are also referring to those Frolo applications, software, products and services.

By accessing and/or using the mymo app, users (you, your) agree to these terms and conditions, the relevant provisions of the Customer Owned Banking Code of Practice which are also incorporated into these terms and conditions, the relevant provisions of the General Online Services Terms & Conditions (Online Terms) which are also incorporated into these terms and conditions, our Privacy Policy and our Consumer

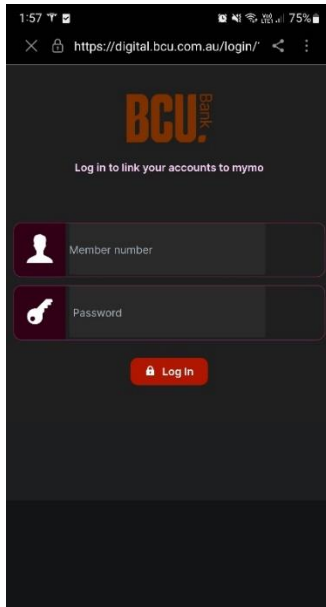
Decline

Accept

4. Connect your BCU Bank accounts.

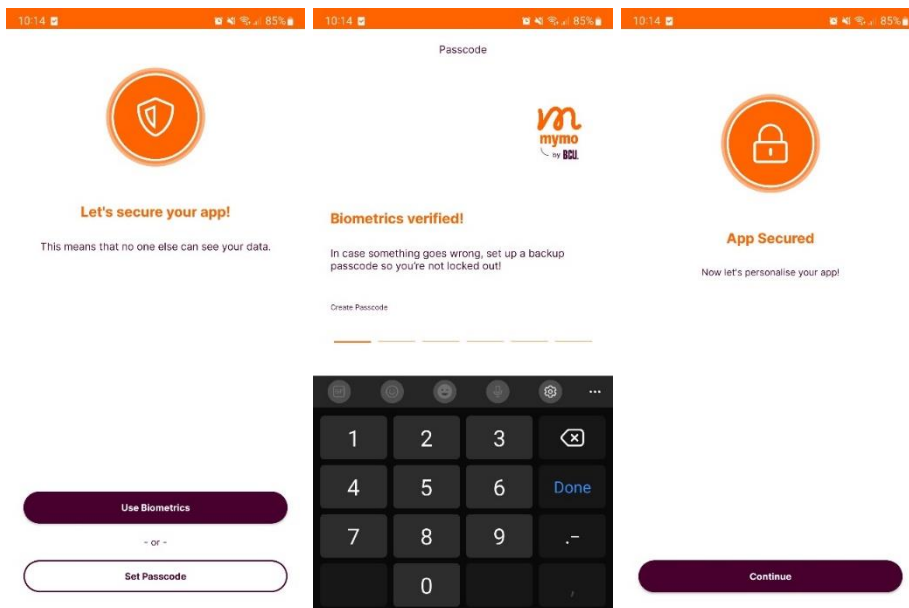
Connect your BCU Bank membership by following the prompts to log in using BCU Bank iBank.

This allows easy access to all your account information using bank-level encryption to keep your personal info safe. You can find your member number in iBank or the BCU Bank app. For help with using iBank, including how to reset your password, visit the [BCU Bank website](#).



5. Choose your login method.

Once your BCU Bank accounts have been linked, you can choose your login method. You can choose to use biometrics (such as Face ID) from your device, or set-up a secure passcode instead.



6. Add information for personalised insights.

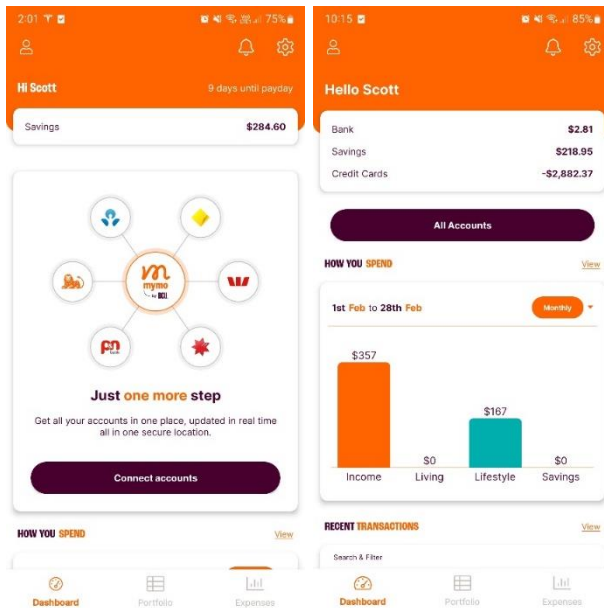
You may be asked to complete a short survey so mymo can provide you with tailored messages, recommendations, and personalised insights.

The survey consists of three columns of questions:

- Column 1: GET BETTER PERSONALISED INSIGHTS**
 - Personalise your mymo insights!
 - Please share your details below so we can provide comparative information from people like you.
 - What is your gender?
 - Male (♂)
 - Female (♀)
 - Other (∞)
 - What year were you born?
 - E.g. 1970
 - Input field: _____
 - What is your postcode?
 - E.g. 3000
 - Input field: _____
 - Dependants
 - These are people that rely on you financially
 - Just me (1 person icon)
 - 1 (2 person icon)
 - 2 (3 person icon)
 - 3+ (4 person icon)
- Column 2: WHAT'S MORE IMPORTANT TO YOU?**
 - BCU is here to help you!
 - Choose one of the options below so we can personalise your BCU experience.
 - Save for a goal
 - See where my money goes
 - Pay off my debts
- Column 3: WHAT'S MORE IMPORTANT TO YOU?**
 - How do you feel about money?
 - This will help us tailor how we can help you manage your finances.
 - Needs fixing
 - Not great
 - OK
 - Good
 - Great

At the bottom, there is a progress indicator with three dots, a back arrow, a forward arrow, and a 'Submit' button.

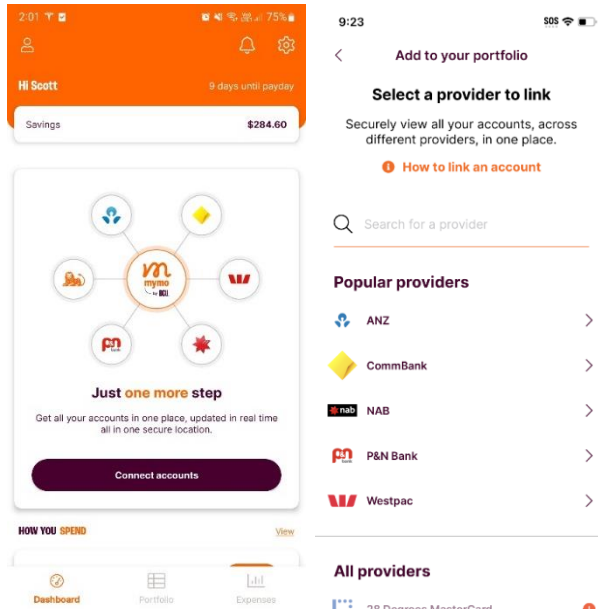
Your main dashboard will now display a comprehensive overview of your BCU Bank accounts and their balances, mirroring your iBank or BCU Bank app view.



HOW TO ADD ANOTHER FINANCIAL INSTITUTION TO MYMO

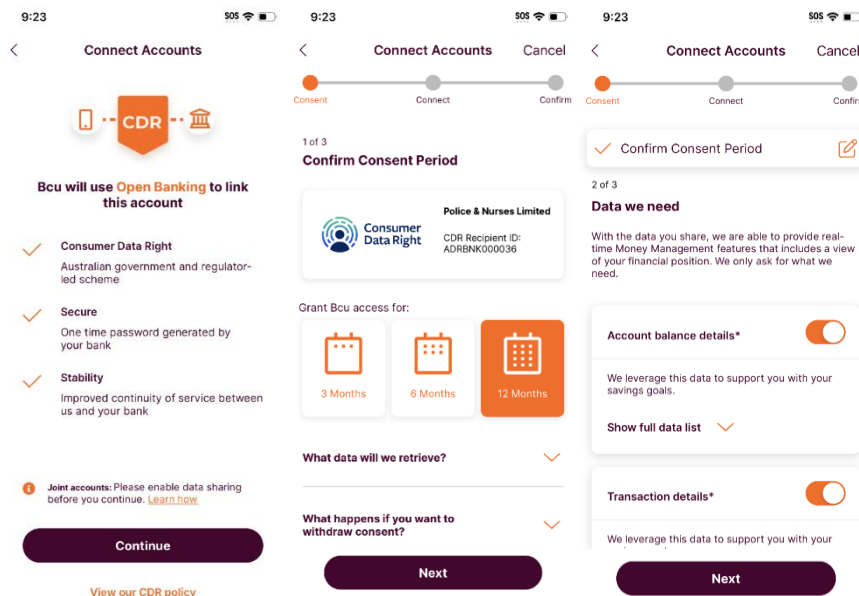
To access all your accounts in one place, first click on 'Connect Accounts' displayed on the main dashboard. You can also add accounts from different financial institutions within the app settings.

1. Select the Australian financial institution you wish to add.

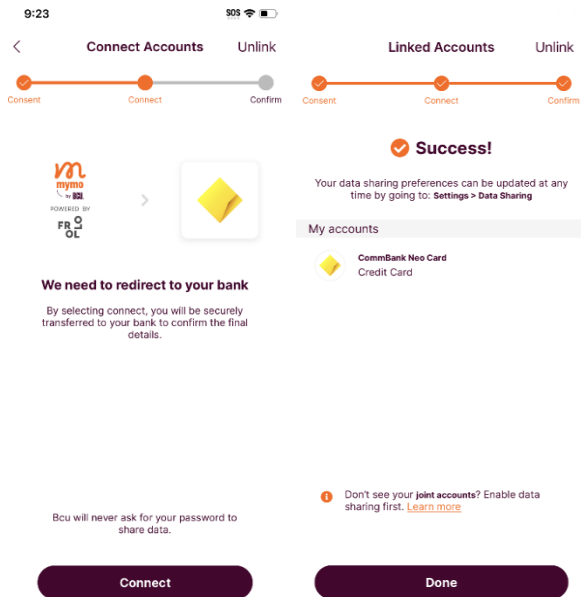


2. Confirm data sharing period.

To add accounts from another financial institution, you are required by the Consumer Data Right (CDR) to select a consent period for data sharing.

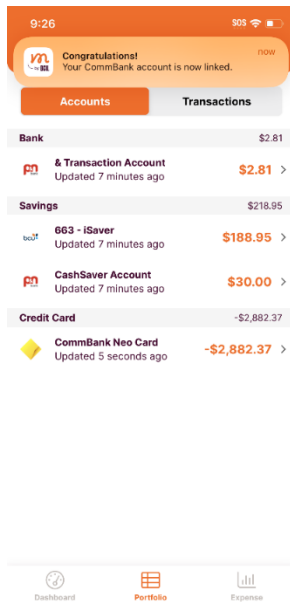


Different financial institutions may require different verification processes for linking accounts, however they all require a one-time password (OTP) to be entered. Once completed, simply select the accounts you wish to link.



3. Sync.

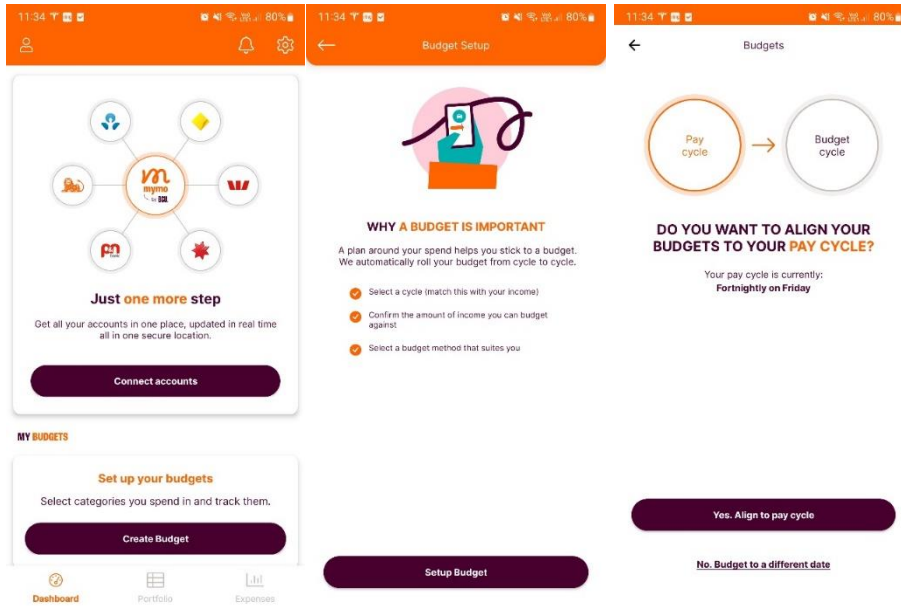
The accounts will now need to sync with mymo. You'll receive a notification when your verified accounts have synced and are available for viewing.



HOW TO CREATE A BUDGET AND SET UP A PAY CYCLE

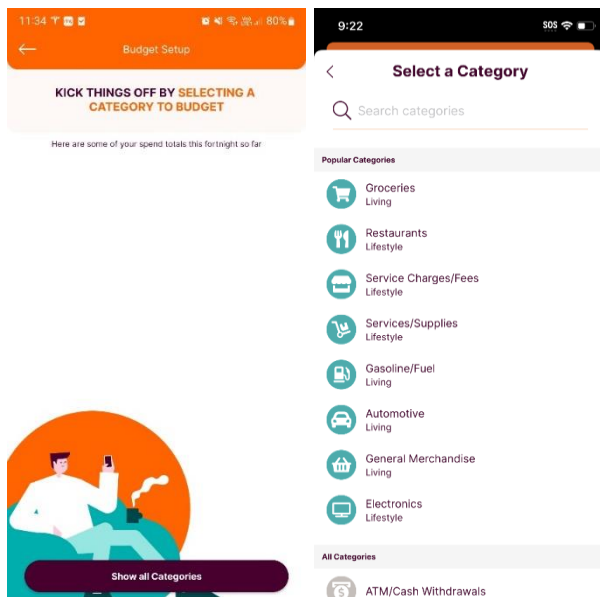
To effectively manage expenses, you can sync your budget period with your pay cycle for more accurate tracking.

1. Go to the main dashboard and follow the prompts under ‘My Budgets’.

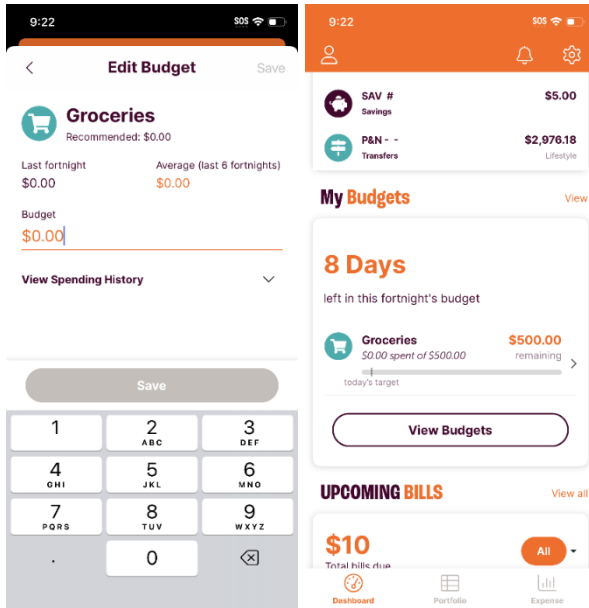


2. Set up categories or budgets

Choose spending categories and set budgets based on your spending history.



3. Confirm and save the budget for the chosen category.

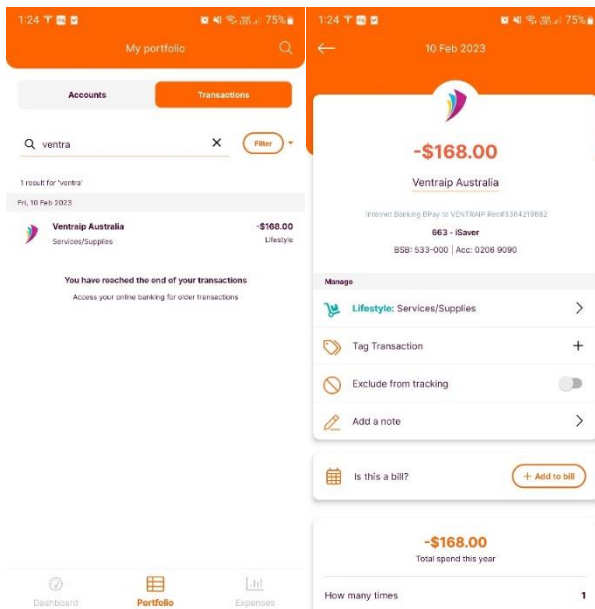


HOW TO EDIT TRANSACTIONS AND CUSTOMISE YOUR DASHBOARD

It's easy to edit transaction details within mymo to the correct category being used.

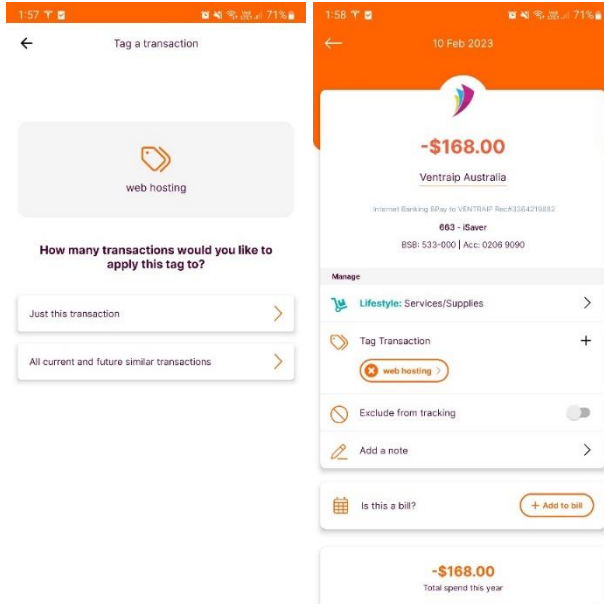
You can edit all the details of every transaction, including the name and category. You can also add a tag, exclude it from tracking, add a note to it, or even create it as a recurring bill.

1. Select the transaction you wish to edit or search for it using the search bar.



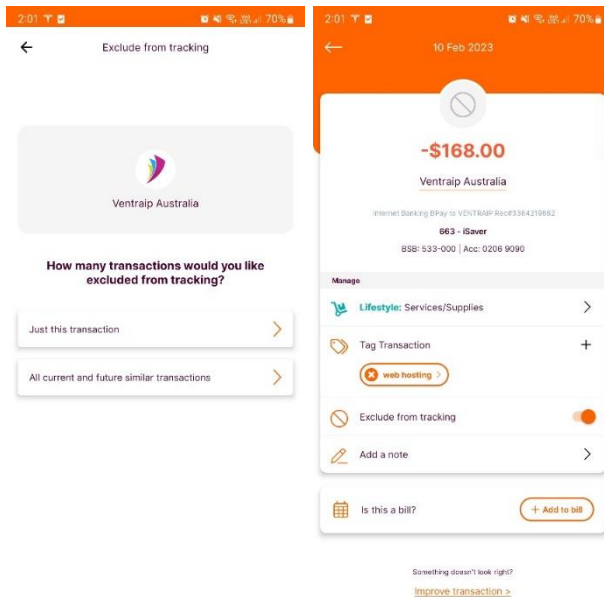
2. Create and add tags.

Use the tagging option for better transaction searches and to exclude specific transactions from your budget calculations, if needed.



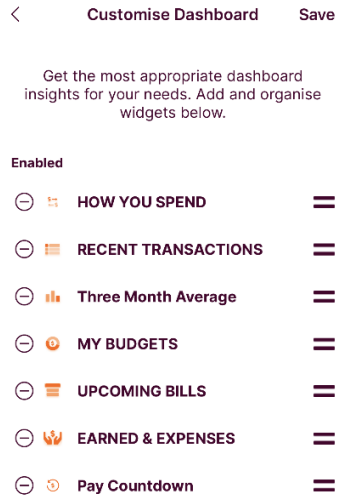
3. Exclude transactions.

Use the 'exclude from tracking' toggle to stop a transaction being used in budget calculations. You can select one particular transaction or all current and future transactions.



4. Customise your dashboard.

To customise your dashboard you can rearrange, add, or remove widgets. Simply drag and drop the different elements up and down the list.

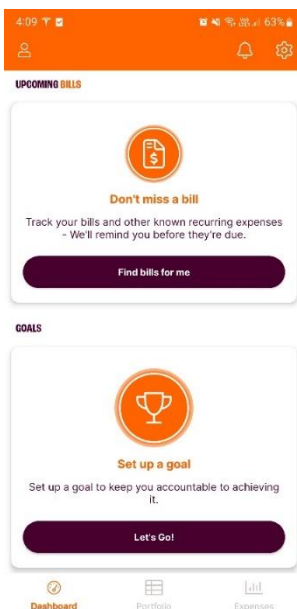


HOW TO CREATE A BILL

mymo by BCU Bank can track regular debits from your accounts, no matter which bank they are with. Follow this process to be alerted each time there is a payment due.

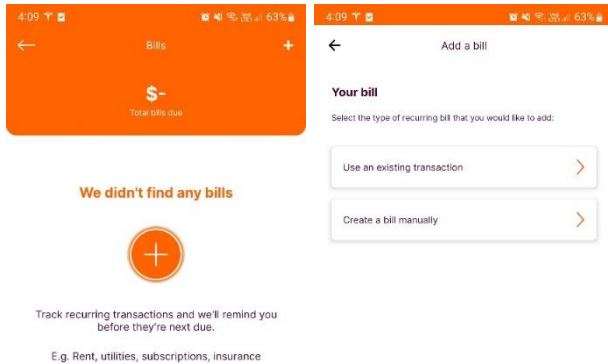
1. Find your bills.

Select 'Find bills for me' on the main dashboard to initiate the bill addition process.



2. Then, select '+' to add a bill.

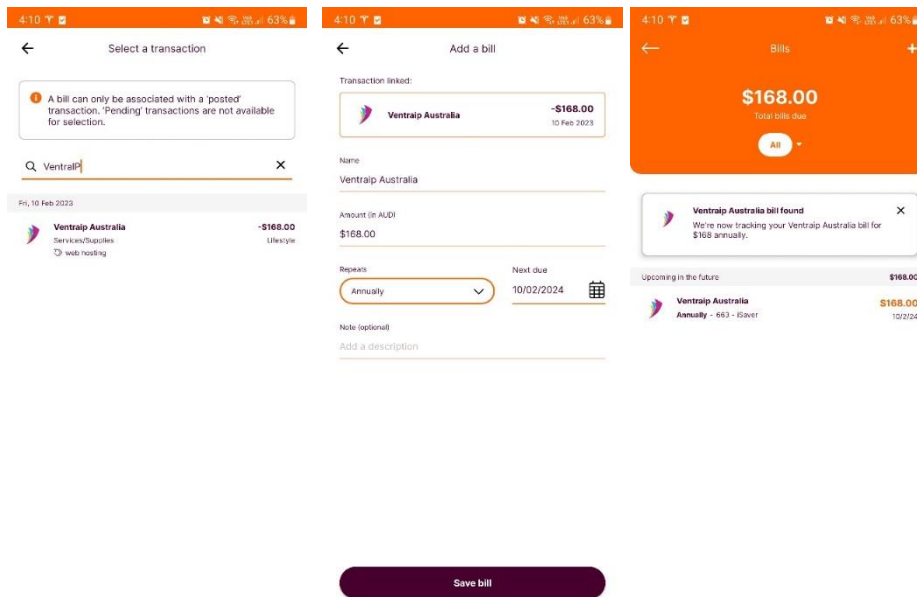
From there you can either use an existing transaction or create a bill manually.



3. Use an existing transaction .

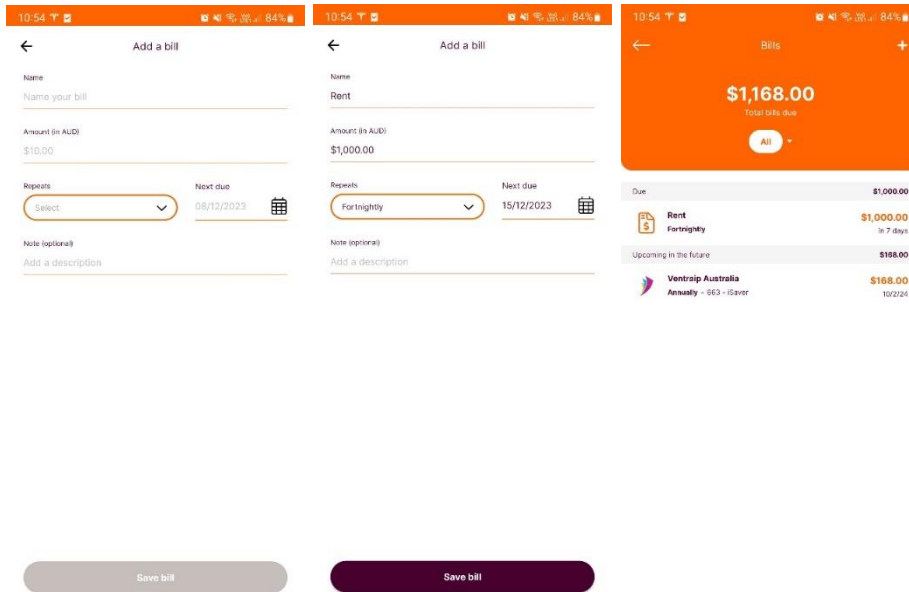
Select the 'existing transaction' option, then scroll or search for the transaction you wish to use. Select it to add as a bill.

You'll then be able to set the frequency and input when the next due date is (if it hasn't pre-populated). Then just click on 'Save bill'.



4. Create a bill manually.

To create a bill manually, choose that option, then type in the name of the bill and the amount. Select the frequency and add when the next due date is. Then click on 'Save bill'.

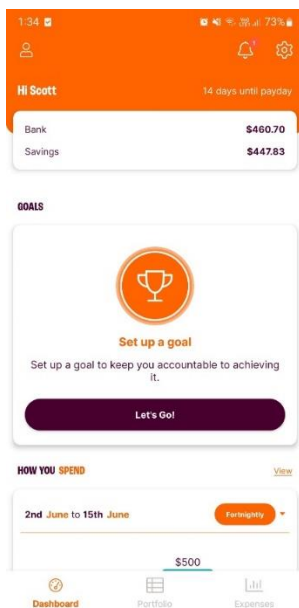


HOW TO SET UP A GOAL

mymo can help you track your progress towards your different saving goals.

1. Create a goal.

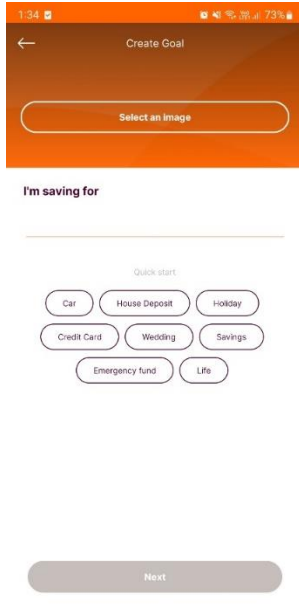
Select the 'Your Goals' widget on the main dashboard, and then click 'Let's Go!'.



2. Add a description.

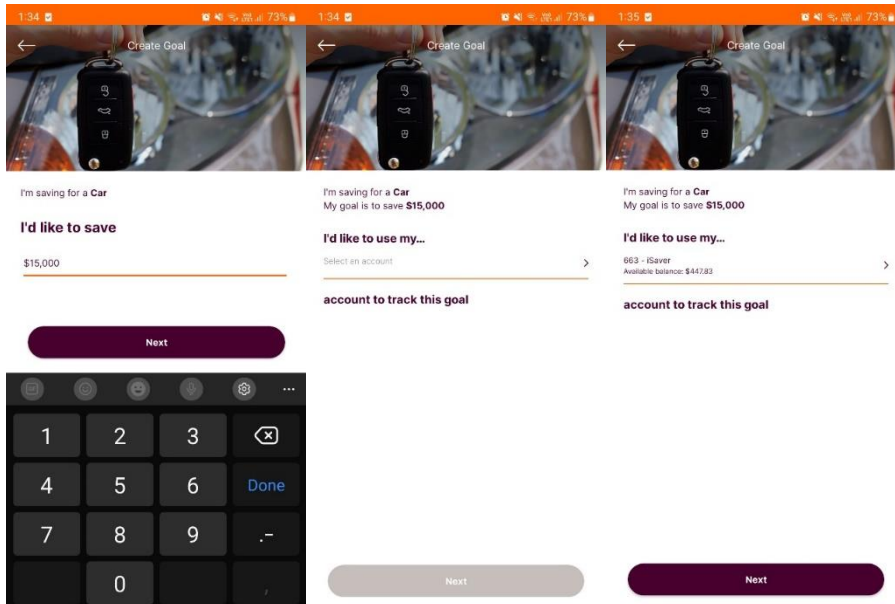
You'll now be asked to specify the goal you are saving for. You can either manually enter in a goal description or use one of the quick items displayed.

You also have the option to add a photo of your goal, or you can select an image from the library in the app.



3. Select goal amount and account.

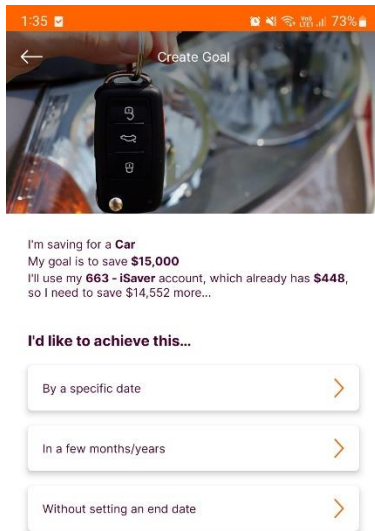
Enter the amount you want to save, then select the account you want to assign the goal to and click on 'Next'.



4. Set your goal date.

It's now time to set your goal timeframe. You have three options to choose from:

- By a specific date,
- In a few months/years
- Without a fixed end date



Your goal date may depend on what you're saving for. Saving for a holiday may need a specific end date, however saving for something such as a new car may require a longer saving period. Saving for something larger, such as a home loan deposit, may not require a timeframe at all.

