

Fact Sheet – Phone/Internet Banking

- Overview of benefits:**
- 24 hour, 7 day banking convenience
 - save time and minimise banking fees
 - free transfers (internal and external)

Product Features at a Glance

Product name	Phone banking	Internet banking
Access your money		
transfer between bcu products	√	√
transfer externally (to another Financial Institution)	×	√
maximum external transfer amount	n/a	\$2000 ⁽¹⁾
BPAY	√	√
Account Information		
check account balances	√	√
review recent transactions	√	√
find out how much interest you have earned	√	√
change password	√	√
open sub accounts	×	√
able to use overseas	√	√
stop cheques	×	√
change address details	×	√
Security		
Security token / VIP Access app	not available	√

1. Amount in excess of \$2000 members are required to purchase a security token or VIP Access app

Frequently asked questions

Q. Can I transfer funds to another bcu member's account using phone banking?

A. Yes, but you need to advise bcu prior to doing the transaction so that we can set this up for you.

Q. What do I do if I lose my code/password?

A. Contact any bcu store or phone 1300 228 228 and we will arrange for your code to be reset.

Q. Is my information safe when I use bcu's *iBank*?

A. Yes. bcu uses standard industry encryption and also offers the added tiers of security (i.e. security tokens & VIP Access app)

Q. Can I print a statement from *iBank* for a selected period?

A. Yes, on *iBank* just go to the 'Options' tab and select 'Statements' or follow the prompts for phone banking.

Q. How long does it take if I transfer funds to an external bank account?

A. Transferring funds through *iBank* to another Financial Institution can take up to 48 hours, sometimes slightly longer if the transaction is completed on a weekend.

Q. What do I have to do to transfer more than \$2000 a day externally to another Financial Institution?

A. You will need to request a security token or download VIP Access app to enable your external transfer limit to be increased. Ask at any store or phone us on 1300 228 228.

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