

Using Internet banking - www.novacu.com.au

If you are using Internet Banking for the first time, you need to obtain an access code from us by calling **(02) 4926 1428** during business hours.

Access Internet Banking by visiting our website www.novacu.com.au home page and clicking on **Home Banking**.

You will then be taken to the **LOGON** page where you will be asked to enter your Nova **MEMBER NUMBER** and **ACCESS CODE**. The Access Code must be entered using the floating **PINPAD**.

INTERNET BANKING GUIDE

After you successfully LOGON you will be taken to the **WELCOME Page** for your membership. By mouse clicking these **MAIN BUTTON** and **SUB BUTTON** icons on your screen, you can perform these convenient functions:

MAIN BUTTON NAME	SUB BUTTON NAME	FUNCTION
Welcome Page		Displays the last time you logged into the system, a summary of all accounts, your recent transactions and your future dated payments due within the next 30 days. You will be able to personalise this page to display which accounts you want to appear and the sequence in which they appear. To do this, see 'Other' and 'Customise' below.
Account	List of Accounts	Lists the accounts to which you have access.
Transfers	BPAY Transfer funds External Transfer Multi Trans	Allows you to make a BPAY payment to a company or organisation. To make a BPAY payment using your Line of Credit funds, you will need to click on the Line of Credit account under the 'Account' button. Transfer to another Nova Credit Union account Transfer to an account at another financial institution. Allows you to make multiple BPAY, Internal Transfers and External Transfers within one transaction
Future Payments		Lists the future dated payments you have set-up. These include BPAY and payments to other accounts at Nova Credit Union and other Australian financial institutions.
Personal Payees		Personal Payees are organisations to which you pay or transfer money. You can add a personal payee to your list by clicking on the 'Personal Payees' button and the clicking on the 'BPAY', 'Transfer' or 'External Transfer' button. You can also update and delete existing Personal Payees.
Other	Interest Statement Customise Member Maintenance	Displays the current and previous financial years' interest earned. Allows you to print a transaction listing of all your accounts Provides the option to change your login name or your access code; personalise your account names; and modify which accounts and transactions appear on the Summary Page. Allows you to update contact and address (residential and postal) details.
Log Out		Ensure you log out to terminate your online banking session.
(Printer Symbol)		Click on this icon if you wish to print the current page
(Question Mark) Help		Click on this icon to obtain more information about the details and functions on this page.

24 Hour Telephone Banking Service Ring (02) 4926 1751

If you are using Telephone Banking for the first time, you need to obtain a telephone access code from the credit union during business hours.

- Press 1** on the **Main Menu** - For Telephone Banking Account Balances & Transactions
- Press 2** on the **Main Menu** - To speak to a member of staff

To use the Telephone Banking service, **Press 1** and

- key in your membership number followed by '#' (hash); then
- key in your telephone access code followed by '#' (hash).

Your savings account balances will be provided automatically. For other enquiries follow the options below:

- Press 1** for the balances of all your savings accounts
- Press 2** for the balances of all your Loan & Investment accounts
- Press 3** for details of your last 5 transactions
Select the required account (eg. "1" for S1)
Press 1 for all transactions
Press 2 for personal cheque transactions
- Press 4** to transfer funds between your selected accounts within Nova Credit Union
- Press 5** to pay bills by BPAY
- Press 7** to access other Nova Credit Union membership accounts
- Press 8** for other services
Press 1 for your interest earned during the last financial year
Press 2 to change your access code
Press 0 to return to the Telephone Banking menu
- Press 0** to return to the **Main Menu**

Please keep this brochure as a handy reference source when accessing your account.

Phone: (02) 4926 1428
(9:00am to 4:30pm, Monday to Friday)

Email: novacu@hunterlink.net.au

Website: www.novacu.com.au

A Guide to Nova Credit Union Internet & Telephone Banking Services



Nova Credit Union Limited
ABN 40 087 650 440 AFSL No. 240918
P.O. Box 789, Newcastle NSW 2300