

Our website

**people's
choice**
CREDIT UNION

Internet Banking



A safe and efficient way of accessing your People's Choice Credit Union accounts, paying bills and transferring money.

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1. Security, system requirements and cookies

Internet Banking uses industry-standard encryption to keep you safe online. The following browsers are supported by People's Choice Credit Union.

- Internet Explorer 7, 8 and above
- Safari 5.0 and above
- Firefox 3.6 and above
- Chrome 5.0 and above
- Opera 10.6 and above

Your browser must support 128 bit SSL encryption and have cookies and Java enabled, to ensure the security of your online transactions.

You should also make sure your internet browser is updated to the latest version. Most browser updates are available free online.

Java, JavaScript, and cookies must be enabled to ensure you are able to use Factor2 Personal Icons (extra security for transactions such as BPAY and funds transfers to another financial institution). You can either accept all cookies, or set your browser to enable cookies from the following sites:

<https://online.peopleschoicecu.com.au>

<https://factor2.inetbank.net.au>

<https://factor2b.inetbank.net.au>

<https://bpayview1.inetbank.net.au>

2. Troubleshooting advice

You can either accept all cookies, or set your browser to enable cookies

Windows - Internet Explorer 7, 8 and above

Delete the contents of the Temporary Internet Files folder

1. On the Tools menu in Internet Explorer, click Internet Options, and then the General tab.
2. Click Settings
3. Check Temporary Internet Files & Cookies and click Delete
4. Click Yes, then OK

Configure security and settings

1. On the Tools menu in Internet Explorer, click Internet Options, and then click the Security tab
2. Click 'Trusted sites', and then click Default Level
3. Add People's Choice Credit Union Internet Banking to the trusted sites list:
 - a) Click Sites.
 - b) Type the URL of the site in the Add this Web site to the zone box.
(<https://online.peopleschoicecu.com.au>)
 - c) Click Add, click OK, and then click Apply.
 - d) Repeat for the following URLs - <https://factor2.inetbank.net.au>
<https://factor2b.inetbank.com.au> <https://bpayview1.inetbank.net.au>

Windows - Firefox

Allow Cookies

1. Select the 'Tools' menu and click 'Options'
2. Click on the 'Privacy' Tab
3. Check the box that says 'Accept cookies from sites'
4. Click OK

Enable Java and Javascript to run correctly

1. Select the 'Tools' menu and click 'Options'
2. Click on the 'Content' Tab
3. Check the boxes that say 'Enable Java' and 'Enable Javascript'
4. Click OK

MAC - All users

Some MACs have difficulties with sites that popup in new windows (similar to pressing Login from our website). This can be resolved by typing <http://online.peopleschoicecu.com.au> into the address bar directly (you can also bookmark this page) and logging in from there. Repeat for the following URLs - <https://factor2.inetbank.net.au>
<https://factor2b.inetbank.com.au> <https://bpayview1.inetbank.net.au>

MAC - Safari

Clear Temporary Files (cache)

1. Select the 'Safari' menu.
2. Click 'Empty Cache' from the drop down list and click 'Empty'

Configure security and settings

1. From the 'Safari' menu, select 'Preferences'
2. In the top pane, select 'Security'
3. Next to Web Content, make sure the 'Enable Java' checkbox is selected
4. Next to Web Content, make sure the 'Enable Javascript' checkbox is selected
5. Next to Accept Cookies, select 'Always'
6. Close the pop-up window.

MAC - Firefox

Configure security and settings

1. From the 'Tools' menu, select 'Options'
2. In the left-hand pane, click 'Web Features'
3. Make sure the Enable Javascript checkbox is selected
4. Click OK, then click OK again.

Enable Cookies

1. From the 'Tools' menu, select 'Options'
2. In the left-hand pane, click 'Privacy'
3. Select 'Enable cookies'
4. Click 'OK'

Opera 10

Enable Cookies

1. On the Opera menu, select Tool, then Preferences.
2. Click the Advanced tab, then select Cookies section
3. Select "Accept Cookies" option
4. Click Close.

If you require further assistance please contact the National Contact Centre 13 11 82.

3. Register for Internet Banking

To register for Internet Banking, click on 'Register' from the Internet Banking Panel on the home page.

4. Log-in to Internet Banking

To use Internet Banking, click on 'Log-in' from the People's Choice Credit Union homepage. Enter your member number and Internet Banking password. Your member number can be found on the bottom left corner of your People's Choice Credit Union Visa card or Redicard, or on your statement.

The first time you use your Internet Banking you will be prompted to change your password and accept the terms and conditions of use. If you have forgotten your password, call 13 11 82.

Note A security feature of Internet Banking is that your account will be locked if you do not logon to Internet Banking within 90 days. To unlock it, call 13 11 82 and after you have been identified, you will be provided with a temporary password and advised to change it as soon as possible. If it isn't changed from the temporary password within 30 days, the account will be automatically locked again.



Internet Banking Login

Please enter your Member Number and your Password below, then click Login.

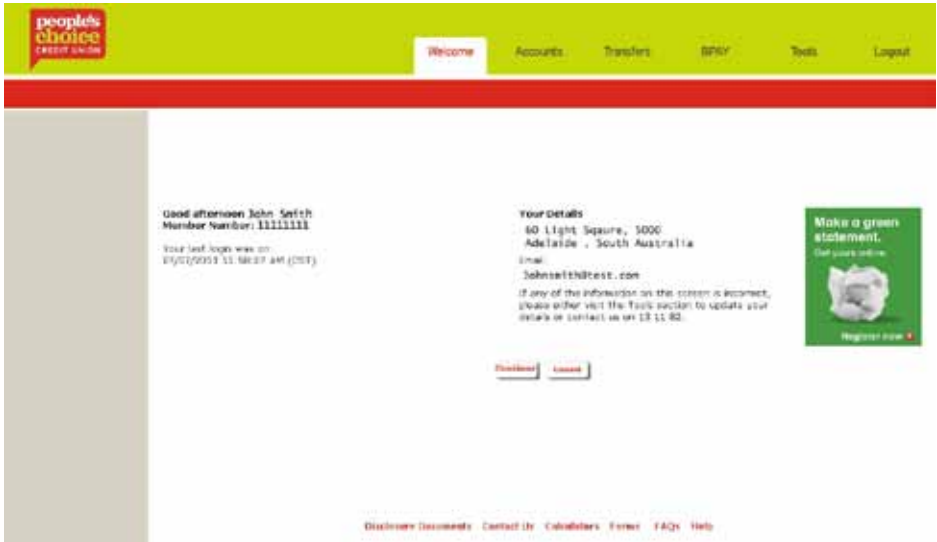
If you have any problems, please [contact us](#).

Member Number:

Password:

Important Information

Before using Internet Banking, you should review your [online security](#).



The first screen you will see after logging in to Internet Banking is the 'Welcome' page. Please check the date of your last log-in and make sure your details are correct. If any of the information on this screen is incorrect, please contact us on 13 11 82.

Click 'Continue' to view your account information, or select the appropriate tab from the top of the screen.

5. Change your password

If you need to change your password, from the 'Tools' tab, select 'Change Password' from the left hand navigation panel.

Enter your current password in the first field and select your new password in the second and third fields, remembering that passwords are case-sensitive. Click 'Change it' to confirm the change.



6. Change your email address or Internet Banking email alerts

In certain instances you can choose to receive information email alerts. If you wish to change your email address and/or receive these alerts, select the 'Tools' tab and either enter your new email address or select the type of notifications you wish to receive.

Click 'Update' to save your changes.



The screenshot shows the 'Tools' tab selected in the top navigation bar. The main content area is titled 'Preferences Page for John Smith, 11111111'. On the left, there is a navigation menu with options like 'View Address Details' and 'Update Personal Details'. The main content area includes a checkbox for 'Pop Up Transactions on Account Balance Page', an 'Email Receipt address' field with the value 'johnsmith@ESC.COM', and several checkboxes for notification types: 'Internal Transfers', 'Credit Union Transfers', 'Internal Transfers', and 'SPAY Payments'. Below these is a dropdown menu for 'Select your preferred debit account' showing 'ACCOUNT: 0000000 - EUSPDCUW - ACCOUNT - Bal: \$2,334.89'. An 'Update' button is located at the bottom of the form.

7. View and update your personal details

You can view your personal details from the 'Tools' tab. To update your address details select 'View address details' from the left hand navigation. Select secure forms link and enter your Factor2 Personal Icons. Once at the secure form enter your new details and click 'Submit'. This form will be sent to our National Contact Centre to update.



To update your contact details, select 'View contact details' from the left hand navigation. Select secure form link and enter your Factor2 Personal Icons. Once at the secure form, enter your new details and click 'Submit'.



8. Factor2 Personal Icons

Factor2 Personal Icons help protect you from unauthorised transfers from your account. The first time you transfer money to another financial institution or use BPAY, you will be asked to choose three secret icons that you'll need to select every time you use these services.



Each time you use BPAY or transfer funds to another financial institution, you will be prompted with nine icons, including your three chosen icons, in a random order. You will need to select your secret icons in the correct order before you can BPAY or transfer funds.

If you forget your Factor2 Personal Icons, you will need to call our National Contact Centre on 13 11 82 to have them reset.

9. Change my Factor2 Personal Icons

To change your Factor2 Personal Icons, select the 'Security Icons' button from the left hand menu of the 'Tools' tab and enter your current Factor2 Personal Icons.

If you have forgotten your Factor2 Personal Icons, you will need to call our National Contact Centre on 13 11 82.



The screenshot shows the Peoples Choice Credit Union website interface. At the top, there is a navigation bar with links for 'Welcome', 'Accounts', 'Transfers', 'Bills', 'Tools', and 'Logout'. The 'Tools' tab is active. On the left, a dark sidebar menu lists various services, with 'Security Icons' highlighted. The main content area is titled 'Personal Icons Passcode Change'. It contains the following text:

Personal Icons Passcode Change

This system requires users to use the enhanced security of the Personal Icons system.

You have elected to change your registered three icon pass code.

Changing Personal Icons

To complete this process you must select three memorable icons from the available image categories to form a new pass code. Please take special note of each icon that you select and the order in which you select them, as you will be required to pick out the same icons in the same order in order to authorise in future. These icons will form your personal icon pass code.

Note that you may only select a single icon from any one category. Once a category has been used in the pass code, it will disappear from the available categories list and you will not be able to select it again.

You may need this process at any time.

The icons are simple colour images designed for easy recall, some typical examples of these are shown below:

Id:

Office:

To proceed, click the 'Select My First Category' button.

[Select My First Category](#)

Read the instructions on the screen and select the 'Change your Personal Icons' option.

10. View account balances

You can view all of your account balances in the 'Accounts' tab. Hover on top of any account number to see a summary of your recent transactions.

The screenshot shows the Peoples Choice Credit Union website interface. The top navigation bar includes 'Welcome', 'Accounts', 'Transfers', 'BPAU', 'Tools', and 'Logout'. A left sidebar menu lists: 'Account Balances', 'Scheduled Transfers', 'Interest Details', 'Transaction History', 'Manage Statements', and 'View Statements'. The main content area displays a table titled 'Last few transactions of 0000000 EVERYDAY ACCOUNT'. Below the table, there are three columns: 'Current', 'Uncollected Funds', and 'Available Balance', with values 'None', 'None', and '\$1,433.98' respectively.

Date	Transaction Description	Debit	Credit	Balance
11/07/2011	RECURRING DEPOSIT		\$1.10	\$1,400.00
11/07/2011	RECURRING DEPOSIT		\$152.00	\$1,400.00
11/07/2011	RECURRING DEPOSIT		\$100.00	\$1,400.00
11/07/2011		\$4,000.00		\$600.00
11/07/2011			\$1,793.00	\$4,850.00
11/07/2011	Bank	\$1,001.30		\$2,848.70
11/07/2011			\$2,311.00	\$4,641.10
11/07/2011		\$14.00		\$4,763.10
11/07/2011			\$713.70	\$2,779.10
11/07/2011		\$1,000.00		\$1,746.60

11. View transaction details

To view transaction details select the 'Transaction History' menu from the 'Accounts' tab. Select the relevant options from the drop down menus and click 'Get Transactions'.

The screenshot shows the Peoples Choice Credit Union website interface. The top navigation bar includes 'Welcome', 'Accounts', 'Transfers', 'BPAU', 'Tools', and 'Logout'. A left sidebar menu lists: 'Account Balances', 'Scheduled Transfers', 'Interest Details', 'Transaction History', 'Manage Statements', and 'View Statements'. The main content area displays a form titled 'Transaction Listing for John Smith, 81111111'. The form includes fields for 'For Account' (0000000 - EVERYDAY ACCOUNT), 'Transaction Type' (all), 'In Date Format' (dd/mm/yyyy), 'Transaction Order' (Reverse Transactions First), and 'Transactions For' (Last 14 Days). Below these fields, there are date selection options: 'Enter Dates: From 01/06/2011 To 01/06/2011'. At the bottom, there are radio buttons for 'Display and Print', 'Download in CSV Format', 'Download in CSV (comma separated) Format', and 'Download in QuattroPro Format', followed by a 'GET TRANSACTIONS' button.

12. View my bills

To view your selected bills using BPAY View, select the 'BPAY View' button from the 'BPAY' tab or the 'Transfers' tab in the left hand menu.

Follow the onscreen instructions to register for 'BPAY View', add billers and view your online bills.

13. Pay a bill using BPAY

To pay a bill using BPAY, select the 'BPAY' tab or the 'Transfers' tab and enter your Factor2 Personal Icons when prompted (your Factor2 Personal Icons will only need to be selected once each Internet Banking Session).

Select which account you wish to debit from the drop down menu.

To pay an account from a previous BPAY biller, select the relevant option from the menu at the bottom of the screen and enter the amount you wish to pay.

Ensure the Customer Reference Number is correct, as some billers change this number for each bill.

You can change your default transaction account in the maintenance section of Internet Banking.

Click the 'Continue' button to proceed.

You will receive an email confirmation if you have this option turned on.



The screenshot shows the BPAY payment interface for John Smith, 11111111. The page has a green header with the Peoples Choice Credit Union logo and navigation links: Welcome, Accounts, Transfers, BPAY (highlighted), Tools, and Logout. A left-hand menu contains links for Home, Bill View, and Transfers. The main content area is titled "BPAY Payment for John Smith, 11111111" and includes the following elements:

- Radio buttons for "Select a biller from my BPAY list or add new biller below" (selected) and "Change details or create a biller from my BPAY list".
- A "Payment Method" section with a radio button for "New".
- A "Pay From" section with a dropdown menu showing "0000000 - EVERETTLY ACCOUNT - Avail: \$1,400.96".
- Input fields for "Biller Code", "Customer Number", and "Amount (dollars and cents format)".
- A "Continue" button and an "Optional Description" field.
- A table at the bottom with columns: "Biller Code", "Biller Name", "Biller Code", "Last Amount", and "Last Ref Number".
- A link below the table: "add a new biller".

Charges for BPAY apply, please refer to our Rates, Fees and Disclosure Documents section on our website.

14. Schedule a regular BPAY payment or set one up for another day

If you wish to schedule a BPAY payment for a date in the future or set up a regular BPAY, select the 'ON' option and enter the date of your first payment, the number of payments you wish to make (enter * for indefinite payments) and the frequency of the payments.

Click on the 'Continue' button to proceed.



The screenshot shows the Peoples Choice Credit Union website interface for scheduling a BPAY payment. The top navigation bar includes 'Welcome', 'Accounts', 'Transfers', 'BPAY', 'Tools', and 'Logout'. A sidebar on the left contains 'Home', 'Bank View', and 'Scheduled Transfers'. The main content area is titled 'BPAY® Payment for John Smith, 11111111'. It offers two options: 'Select a biller from my BPAY® list or add new biller details' (selected) and 'Change details or delete a biller from my BPAY® list'. Under 'Payment When', the 'ON' radio button is selected, with fields for 'On 11/08/2011', 'for * 1 payment(s)', and 'on a weekly basis'. The 'From Account' is '111111 - EVERYDAY ACCOUNT - Avail = \$2,334.50'. The 'Biller Code' is '1111', and the 'Outfall Number' is '1111111111111111'. The 'Amount' field is empty, with a note '(dollars and cents format)'. The 'Optional description' field contains 'Credit Card Payment'. A 'Continue' button is visible. Below the form is a table with columns: 'Biller Code', 'Biller Name', 'Last Date', 'Last Amount', and 'Next Bill Number'. A link 'Add a new biller' is located below the table.

Confirm the details on the screen and click 'Yes, Process' to finalise the payment. You will receive an email confirmation if you have this option turned on.

15. Change the default debit account on my membership

To change the default transfer account from your membership, use the 'select your preferred debit account' option from the 'Tools' tab. You will be taken to the Internet Banking settings page.

Click on the 'Continue' button to proceed.

Confirm the details on the screen and click 'Yes, Process' to finalise the payment. You will receive an email confirmation if you have this option turned on.



16. Transfer between your accounts

To transfer between your accounts, select the accounts you wish to transfer between and enter the amount you wish to transfer. The 'Lodgement Reference' is a personal description of your transfer and will appear on your statement.

To set up a regular transfer or schedule the transfer for a future date, select the 'On' option and enter the date of your first transfer, the number of transfers you wish to make (enter * for indefinite payments) and the frequency of the transfers.

You can change your default transaction account in the maintenance section of Internet Banking.

Enter the amount you wish to transfer and click 'Continue' to process the transfer. If you have set up to receive information alerts, a confirmation email will be sent to your nominated email address.

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Welcome Accounts **Transfers** BPAY Tools Logout

Transfer Funds
Scheduled Transfers
Bpay
Bpay View
Loan Repay

Funds transfer for John Smith, 11111111

Transfer to Other accounts within the membership
 Another membership within this Credit Union
 Another financial institution

Transfer when: for transfer(s) on a basis

From Account: 222222 - BUSINESS & COMMUNITY ACCOUNT - Avail = \$0.01
To Account: 333333 - CHARITY CREDIT CARD - Avail = \$0.00

Lodgement Reference:

Amount: 01 (colours and cents format)

Confirm the details of the transaction and click 'Yes, Transfer' to finalise the transfer.

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Welcome Accounts **Transfers** BPAY Tools Logout

Transfer Funds
Scheduled Transfers
Bpay
Bpay View
Loan Repay

Confirm Funds transfer for John Smith, 11111111

You are about to make the following transfer detailed below:	
From Account:	222222 BUSINESS & COMMUNITY ACCOUNT
To Account:	333333 CHARITY CREDIT CARD
Lodgement Reference:	
Amount:	01
Transfer Date:	Now
Number of Transfers:	One Off

Are these details correct?

17. Transfer funds to another member

To transfer to another People's Choice Credit Union member, select the 'Transfer Funds' option from the left hand menu in the 'Transfers' tab and select 'Another membership within this Credit Union'.

To set up a regular transfer or schedule the transfer for a future date, select the 'On' option and enter the date of your first transfer, the number of transfers you wish to make (enter * for indefinite payments) and the frequency of the transfers.

Select which account you wish to debit from the drop down menu and enter the account number (not the member number) of the person you wish to transfer to along with the first three letters of the surname. For example, if you were transferring to someone with the surname Davidson, you would enter 'DAV'.

You can change your default transaction account in the maintenance section of Internet Banking.

If you have transferred to this member's account previously you can select their account from the list.

Enter the amount you wish to transfer and click the 'Continue' button.

Confirm the details of the transaction and 'Yes, Transfer' to finalise the transfer. If you have set up to receive information alerts, a confirmation email will be sent to your nominated email address.

The screenshot displays the 'Transfers' tab in the internet banking system. The left-hand navigation menu includes 'Transfer Funds', 'Scheduled Payments', 'Bill', 'Bill View', and 'Link Transfer'. The main content area is titled 'Funds Transfer for John Smith, 11111111'. It offers three transfer options: 'Other accounts within this membership', 'Another membership within the Credit Union' (which is selected), and 'Another Financial Institution'. Below this, there are fields for 'Transfer when' (set to 'Now'), 'From account' (111111 - MY ACCOUNT - Bal: \$971.02), 'To account number' (555555), and 'Surname' (SM). The 'Lodgement Reference' field is empty. The 'Amount' field is set to '\$0.00' with a note '(dollars and cents format)'. A 'Continue' button is visible at the bottom of the form. At the very bottom of the page, there is a red navigation bar with links for 'Account No.', 'Surname/Address Ref.', 'Last Date', 'Last Amount', and 'Delete', along with a '+ Add a new account' link.

18. Transfer funds to another financial institution

Click the 'Transfer Funds' button from the left hand menu of the 'Transfers' tab and select 'Another Financial Institution'. Enter your Factor2 Personal Icons when prompted (your Factor2 Personal Icons will only need to be selected once each Internet Banking session).

Enter your Factor2 Personal Icons in the correct order and proceed.

To set up a regular transfer or schedule the transfer for a future date, select the 'On' option and enter the date of your first transfer, the number of transfers you wish to make (enter * for indefinite payments) and the frequency of the transfers.

Select which account you wish to debit from the drop down menu and enter the BSB, account number and account name of the person you wish to transfer to. If you have transferred to this account previously, you can select the relevant details from the list at the bottom of the screen.

You can change your default transaction account in the maintenance section of Internet Banking.

The 'Lodgement Reference' will appear on your statement and will be sent with the transfer to the receiving financial institution.

Click the 'Continue' button to proceed with the transfer.

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Welcome Accounts **Transfers** BSAF Tools Logout

Transfer Funds
Scheduled Transfers
Bill
Bill View
Loan Status

Funds Transfer for John Smith, 11111111

Transfer to Other accounts within the membership
 Another membership within the Credit Union
 Another Financial Institution

Transfer When: for transfers, on a day cycle

From Account:

Payee BSB: -

Payee Account Number: (last 9 digits only)

Payee Account Title:

Lodgement Reference:

Amount: (Dollars and cents format)

Payee Account Title	Description	Last Date	Last Transfer Amount
<input type="radio"/> Add a new account			

Charges for External transfers apply, please refer to our Rates, Fees and Disclosure Documents section on our website.

Confirm the details of the transaction are correct and click 'Yes, Transfer' to finalise the transfer.

You will receive an email confirmation if you have this option turned on.

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Welcome Accounts **Transfers** BPAY Tools Logout

- Transfer Funds
- Scheduled Transfers
- Fees
- Don View
- Loan Details

Confirm External Funds Transfer for

You are about to make the following External Transfer detailed below:

From Account:	111111 EVERYDAY ACCOUNT
To Payee BSB:	44444 - NAB
To Payee account Number:	555555555
To Payee Account Title:	Another P.I.
Lodgement reference:	17344566777888
Amount:	100.00
Transfer Date:	Now
Number of Transfers:	One Off

Are these details correct?

of

19. View interest paid or received

To view interest paid or received, select the 'Interest Details' option from the 'Accounts' tab to view the interest paid or received on your accounts in the current or previous financial year. Interest will not be displayed for closed accounts.

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Welcome **Accounts** Transfers BPAY Tools Logout

Interest Details

Please be advised that interest details for closed accounts will not be displayed.

Interest Details for John Smith, 111111111

Date: 01/06/2023

Account	Description	Year To Date		Previous Financial Year			
		Interest	Paid	Tax Withheld	Interest	Paid	Tax Withheld
434000	EVERYDAY ACCOUNT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

20. Apply for a loan

To apply for a loan, select 'Apply for a loan' from the left hand menu of the 'Tools' tab. Follow the instructions that appear on the screen. This process will take around 30 minutes to complete.

The screenshot shows the People's Choice Credit Union website interface. The top navigation bar includes 'Welcome', 'Accounts', 'Transfers', 'BPAV', 'Tools', and 'Logout'. The left-hand menu is expanded to show 'Tools', with 'Apply for a Loan' selected. The main content area displays a 'Welcome to People's Choice Credit Union Online Loan Application' page. It provides instructions on how to apply for a loan, including a 30-minute completion time and a list of required information such as income, assets, and employment details. A 'Next' button is visible at the bottom right of the page.

21. Activate a new card

Select the 'Activate Card' option from the left hand menu of the 'Tools' tab.

Enter your card number and expiry date and click 'Activate Card'. Your card will then be activated.

Please note that you will need to visit your local People's Choice Credit Union branch if you wish to change your Personal Identification Number (PIN).

The screenshot shows the People's Choice Credit Union website interface. The top navigation bar includes 'Welcome', 'Accounts', 'Transfers', 'BPAV', 'Tools', and 'Logout'. The left-hand menu is expanded to show 'Tools', with 'Activate Card' selected. The main content area displays a 'Card Activation for John Smith, 11111111' page. It provides instructions on how to activate a new card, including a 12-hour activation period. The page includes input fields for 'Card No.' (16 digits) and 'Card Expiry Date' (MM/YY), and an 'Activate Card' button.

22. Register for SMS Banking

To register for SMS Banking, select the 'SMS Banking' button from the left hand navigation in the 'Tools' tab and click the 'Register' button.

Select the 'SMS Registered' check box and enter your mobile number, then choose which account you would like your SMS Banking fees charged to.

Please see our Disclosure Documents for more information.

Click 'Save Changes' and then 'OK'.

To update your SMS Banking phone number or deregister, click on 'Update' from the SMS Banking section of the 'Tools' tab.

Change the relevant field(s) and click 'Save Changes'.

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Welcome Accounts Transfers **SMS** **Tools** Logout

Internal Banking Settings
Change Password
Security Tools
Activate Card
SMS Banking
Apply for a loan
View Address Details
View Contact Details
Mobile Banking
Branch History
Update Personal Details

SMS Registration and Details Update for John Smith, 11111111

To register for SMS tick the SMS Registered check box, enter your mobile no and click the Save Changes button.

SMS Registered: you are currently NOT registered for SMS on Demand.

Mobile no.

SMS Banking Terms & Conditions

SMS Banking is a separate service to Internet Banking and fees & charges do apply. Terms and Conditions of use are available in our Product Disclosure Statement which is available on our website at peoplechoice.com.au.
By continuing, you are deemed to have read and accepted these Terms & Conditions.

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Welcome Accounts Transfers **SMS** **Tools** Logout

Internal Banking Settings
Change Password
Security Tools
Activate Card
SMS Banking
Apply for a loan
View Address Details
View Contact Details
Mobile Banking
Branch History
Update Personal Details

SMS Enabled for John Smith, 11111111

You have enabled SMS Alerts. SMS Alerts you set up will be sent to your mobile.

Please click on the button below to return.

Charges for SMS Banking apply, please refer to our Rates, Fees and Disclosure Documents section on our website.

23. Register for Mobile Banking

To register for Mobile Banking select the 'Mobile Banking' option from the left hand navigation in the 'Tools' tab. From the 'Mobile Banking Active' column select the accounts you wish to access via Mobile Banking (you can view all of your accounts and you are able to register up to 10 accounts to transact on).

Click on 'Save My Mobile Banking Preferences' to save your preferences.





Once you are registered enter the address <https://online.peopleschoicecu.com.au/mobi> into the browser of your mobile phone. You'll be asked to enter your existing Internet Banking log-in details (member number and password) to login to People's Choice Credit Union Mobile Banking. Once you've logged-in, you will have the option to select what you would like to do next:

- View accounts (and transactions)
- Transfer funds (to payees you've transferred funds to previously in Internet Banking)*
- Use BPAY® (for billers you've paid previously in Internet Banking).
- View auto transfer information
- Change from 'Slim' to 'Wide' screen view for different mobile devices

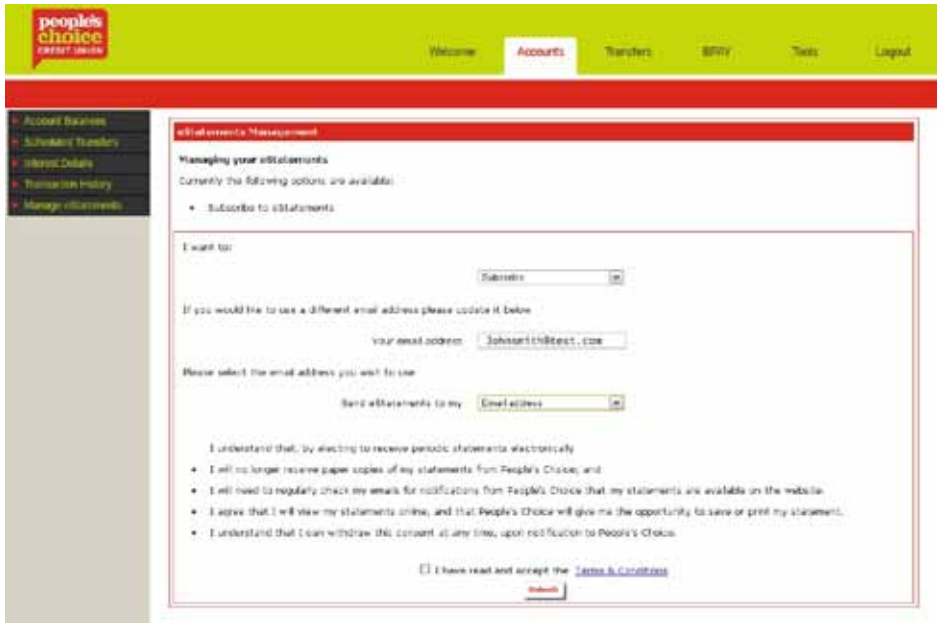
*Please note: transactions that normally require Factor2 Personal Icons cannot be performed using Mobile Banking, with the specific exception of:

- Transfers to payees or BPAY billers previously set up through Internet Banking.

You can return here any time by selecting "Return to Main Menu" in the footer on most pages in the site.

24. Register for eStatements

You can register to receive your statements electronically from the 'Accounts' tab in the top navigation. Select the 'Manage eStatements' option from the left hand navigation.



The screenshot shows the 'Manage eStatements' page on the People's Choice Credit Union website. The page has a green header with the logo and navigation tabs: 'Welcome', 'Accounts', 'Transfers', 'BHY', 'Tools', and 'Logout'. A left-hand navigation menu includes 'Account Features', 'Scheduled Transfers', 'Interest Details', 'Transaction History', and 'Manage eStatements'. The main content area is titled 'eStatements Management' and contains the following text and form elements:

Managing your eStatements
Currently the following options are available:

- **Subscribe to statements:**

I want to:

If you would like to use a different email address please update it below:

your email address:

Please select the email address you want to use:

Send eStatements to my:

I understand that, by electing to receive periodic statements electronically:

- I will no longer receive paper copies of my statements from People's Choice; and
- I will need to regularly check my emails for notifications from People's Choice that my statements are available on the website.
- I agree that I will view my statements online, and that People's Choice will give me the opportunity to save or print my statement.
- I understand that I can withdraw this consent at any time, upon notification to People's Choice.

I have read and accept the [Terms & Conditions](#)

Click the subscribe option from the drop down box. Enter your home or work email address. In the 'Send eStatements to my' drop down box, select which email address you prefer to have your eStatements sent to.

After reading the terms and conditions listed, select the tick box and click 'Submit'.

Viewing your eStatements

To view your eStatements, from the 'Accounts' tab, select 'View eStatements' from the left hand navigation.

To search for a particular eStatement you can enter the statement type, start and end date, or statement number.

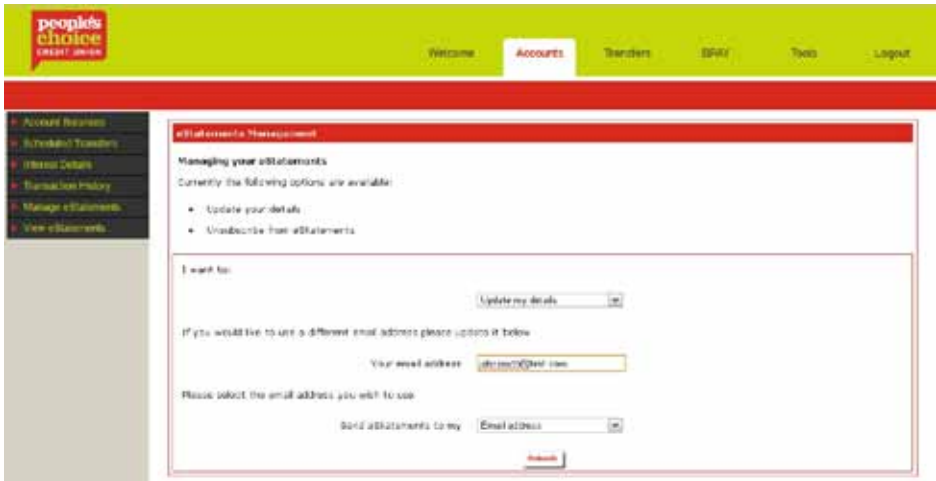
To open a statement for viewing, click on 'View' under the 'Actions' column. Clicking on 'Messages', will enable you to view any important messages that may accompany your statement.

Update your eStatement details

To update your email address, or to have your eStatements sent to a different email address, from the 'Accounts' tab, select 'Manage eStatements' from the left hand navigation.

Select 'Update my details' from the drop down menu. Enter your correct home or work email address. From the drop down menu, select which email address you prefer to have your eStatements sent to.

Click 'Submit'



The screenshot shows the 'eStatements Management' page. The left-hand navigation menu has 'Manage eStatements' selected. The main content area is titled 'eStatements Management' and contains the following text: 'Managing your eStatements', 'Currently the following options are available:', and a list with two items: 'Update your details' (selected) and 'Unsubscribe from eStatements'. Below this, there is a section 'I want to:' with a dropdown menu showing 'Update my details'. Underneath, it says 'If you would like to use a different email address please update it below:' followed by a text input field for 'Your email address' containing 'johndoe@out.com'. Below that, it says 'Please select the email address you wish to use:' followed by a dropdown menu for 'Send eStatements to my:' with 'Email address' selected. A 'Submit' button is at the bottom right.

Unsubscribe from eStatements

To unsubscribe from receiving eStatements, from the 'Accounts tab', select 'Manage eStatements' from the left hand navigation.

Select 'Unsubscribe' from the drop down menu. Click 'Submit'

Please note that depending on the time of the month you subscribe or unsubscribe, changes may not take effect until the following month's statement.



The screenshot shows the 'eStatements Management' page. The left-hand navigation menu has 'Manage eStatements' selected. The main content area is titled 'eStatements Management' and contains the following text: 'Managing your eStatements', 'Currently the following options are available:', and a list with two items: 'Update your details' and 'Unsubscribe from eStatements' (selected). Below this, there is a section 'I want to:' with a dropdown menu showing 'Unsubscribe'. A 'Submit' button is at the bottom right.

25. Fraud Prevention tips

Whilst People's Choice Credit Union applies stringent security standards to Internet Banking, there are some things you can do to assist in keeping your personal information secure and help prevent unauthorised access to your accounts.

- Always access our site by typing peopleschoicecu.com.au in the address bar or by keeping our website in your favourites or bookmarks folder.
- Always look for the padlock icon in the lower status bar when logged into Internet Banking.
- Check your personal details at the Welcome screen - if you do not recognise the last login or your details have been changed - contact People's Choice Credit Union immediately.
- Never provide your password or account details in response to unsolicited requests such as phone calls or emails.
- Never enter your password or account details in a website that you have reached by clicking on a link in an email or on another website.
- Install adequate security measures on your computer such as up-to-date antivirus programs or personal firewall.
- Change your password regularly and try not to use the same password for every service. Remember you can change your Internet Banking password online at any time with the change effective immediately.
- Do not choose a password that is easily identifiable with you (for example, your date of birth, phone number, name or any part of it). Your password should be difficult to decipher and consist of alphanumeric characters.
- Register your Factor2 Personal Icons for additional security.
- Set up email confirmation for transfers.
- Always take precautions in Internet Cafes to make sure that no one is watching and make sure that you always log off the computer when finished.
- If you use a computer that is found or suspected to have a virus - change your password immediately.
- Always log out after finishing an Internet Banking session.

Aside from following these tips, you should ensure that you check your accounts and statements regularly and notify People's Choice Credit Union immediately if you notice any unusual activity. If you suspect or become aware that your password has become known by someone else, immediately contact the National Contact Centre on 13 11 82.

