

Online Banking



ACCESS Product profile

Online Banking helps you manage your money

First Option's Internet Banking (IB), Mobile Banking (MB) and Easy App are handy 24x7 access services for Members. They allow you to manage your money from the privacy of your home, office or when you're on the go! These are **fee free** services that help you to avoid transaction fees.

Account Information and Set up

| IB | MB | App | Feature |
|----|----|-----|--|
| ✓ | ✓ | ✓ | Account balances, Transaction listings and BSB number (check) |
| ✓ | ✓ | ✓ | Interest earned (view a summary for current and previous financial year) |
| ✓ | | | One Time Passwords, Alerts and SMS Banking (register) |
| ✓ | | | Online Statement access |
| ✓ | ✓ | ✓ | Personal contact details (view and update) |

Payments and Transfers

| IB | MB | App | Feature |
|----|----|-----|---|
| ✓ | ✓ | ✓ | Bill paying (using BPay®) |
| ✓ | ✓ | ✓ | External transfer and BPAY personal payees (add) |
| ✓ | ✓ | ✓ | External transfer and BPAY personal payees (alter or delete) |
| ✓ | ✓ | ✓ | External transfer (to other financial institutions) |
| ✓ | ✓ | ✓ | Future dated (periodic payment) transactions (create, alter or delete) |
| ✓ | ✓ | ✓ | Internal transfer (to other members, between owned accounts, or those you are a signatory to) |
| ✓ | | | International Transfers (via Western Union) Must be registered for One Time Passwords |
| ✓ | | ✓ | Loan Redraw |
| ✓ | ✓ | ✓ | Real Time Payments using Osko and setting up PayIDs |

Cards

| IB | MB | App | Feature |
|----|----|-----|-----------------------------|
| ✓ | | | Card activation |
| | | ✓ | Card lost / stolen (report) |
| | | ✓ | PIN change on your card |

Your Security is our Priority

All transactions are conducted securely. First Option adopts rigorous identification confirmation to ensure the security of your accounts. For **IB** and **MB**, we use a NetCode (at login stage) and SMS One Time Passwords to conduct certain transactions, such as external transfers. For **Easy App** you'll need your IB login and NetCode to register. You then authenticate each session via fingerprint, a PIN or a pattern.

How to Register

For **IB** and **MB**, contact our friendly team or apply online using the Access Services form. New Members can register as part of the joining process. For Easy App, download "**First Option Easy App**" from Google Play or the App Store. Enter your IB login details and then choose your preferred method of authentication.

Terms and Conditions

You have the option to change your NetCode / Passcode at any time. First Option recommends that the code be changed regularly for security purposes. Full terms and conditions for these services are available from First Option Bank.

This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the Account and Access Facility – Conditions of Use document and Financial Services Guide before deciding whether to acquire any product mentioned.

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