# Getting started with Mobile Banking

Downloading and registering the Mobile Banking App

When you use Mobile Banking, you are banking from your phone or your tablet.

The first step to getting set up for Mobile banking is to visit the App Store or Google Play, search **St.George** and download the St.George Mobile Banking App.

Once downloaded onto your phone or tablet it is time to register.
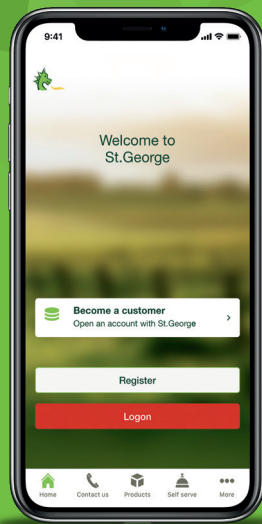
1. Download the St.George App and select **Register**.

2. Enter your card or account number and date of birth and select **Continue**.

3. Select a phone number to receive your Secure Code. You can choose to have it sent via SMS or voice. Select **Send**.

4. Enter the Secure Code and select **Authenticate**.

5. Set and confirm your Security Number and Password. You will use these to log into Internet Banking. Select **Continue**.

6. Your registration is complete. Make a note of your Customer Access Number (CAN). You can also choose to receive your CAN via SMS. Select **Continue** to finish and go back to home screen.

Learn more via the QR code or by visiting **stgeorge.com.au/register**

You are now ready to begin Mobile Banking

In this guide, we will show you how to get up and running with the basics

Then show you how to use some of our most popular features

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1. St.George Secure

With St.George you can rest assured that your banking is safe and secure using either the phone or Internet.

That's because we safeguard your information and money with stringent security measures on both our Internet and Phone Banking services.

In the unlikely event that an unauthorised transaction does occur (and it is clear you have not contributed to the losses*), St.George will refund the full amount.

To view our full security measures and policies, search 'St George Security Centre' or visit **stgeorge.com.au/online-services/security-centre**

*Subject to the account's terms and conditions of use.

2. Security Wellbeing Check

Safeguarding your information is our priority, which is why we've introduced the Security Wellbeing Check – a comprehensive list of features that should be updated to ensure you're provided with additional protection.

1. **Logon** to the St.George Banking App, go to **Services**.

2. Under **My Details**, tap on the **Security Wellbeing Check**.

3. Check all the sections and action any areas in red.

Learn more via the QR code or by visiting **stgeorge.com.au/securitywellbeing**

3. Reset your password

1. Open the St.George App, select **Logon**, tap **Need help?**, and then tap **Forgot Security Number/Password?**

2. Enter your Customer Access Number (CAN) and date of birth and select **Continue**.

3. Select a phone number to receive your Secure Code. You can choose to have it sent via SMS or voice. Select **Send**.

4. Enter your Secure Code and select **Authenticate**.

5. Select and confirm your new **Security Number and Password**. Select **Continue**.

6. Your Security Number and Password have been reset. Select **Close**.

Learn more via the QR code or by visiting **stgeorge.com.au/password-reset**

How do I find my Customer Access Number (CAN)?

1. Open the St.George App and select **Logon**.

2. Select **Need help?**

3. Select **Forgot Customer Access Number**.

4. Enter your card details and date of birth and select **Continue**.

5. Select a phone number to receive your Secure Code. You can choose to have it sent via SMS or voice. Select **Send**.

6. Enter the Secure Code sent to your phone via SMS and select **Authenticate**.

7. Your CAN will be sent via SMS or voice. Select **Close**.

4. Transferring money between your accounts

To transfer money between your accounts you simply:

1. Open your St.George App and **Logon**.

2. Tap **Transfer & Pay**.

3. Select the account you would like to transfer out of.

4. Select the account you would like to transfer into.

5. Enter the amount you would like to transfer.

6. Tap **Continue**.

7. Check over details and tap **Submit payment**.

8. Scroll to the bottom of the screen and tap **OK**.

You have now successfully transferred funds from one account to another.

Learn more via the QR code or by visiting **stgeorge.com.au/payments-transfers**

5. Transferring money to other accounts, like friends and family

To transfer to another account in Australia, you will need the following details for the account you are trying to pay into:

- BSB Number.
- Account Number.
- Account Name.

From there you simply:

1. Open the St.George App.
2. Tap **Transfer & Pay**.
3. Select the account you would like to pay from.
4. Select who to pay, tap **Payees**.
5. If you have account details already saved, then select from your Payee list and skip to step 8. If you do not already have the details saved, tap the **+** button on the right.
6. Enter the BSB, Account Number and Account Name in the fields then tap **OK** (always double check the details you enter are correct, this is very important).
7. You will then receive a secure code. You can choose to have it sent via SMS or voice. Select Send.
8. Enter the code and tap **Authenticate** (this is a security step).
9. Enter the amount you would like to transfer.
10. Tap **Continue**.
11. Check over details and tap **Submit payment**.
12. Scroll to the bottom of the screen and tap **OK**.

Learn more via the QR code or by visiting **stgeorge.com.au/payments-transfers**

6. Paying your bills (BPAY®)

Paying your bills from your mobile device is safe, convenient and easy.
One of the simplest ways to do this is to:

1. Open the St.George App.
2. Tap **Transfer & Pay**.
3. Select the account you would like to pay from.
4. Select who to pay, tap **Billers**.
5. If you have the Billers details previously saved, then select from your Billers list and skip to step 8.

If you do not already have the Billers details saved, tap the **+** button on the right:

6. Enter the Biller Code, which is normally found at the bottom of the bill in the payments options section. Add a name for your Biller under Biller alias for example 'Energy Australia'. Add your personal Customer Reference Number, usually found on the top of your bill, then tap **OK** (always double check the details you enter are correct, this is very important).
7. You will then receive an automated SMS with a code which you enter on the following screen and tap **OK** (this is a security step).
8. Enter the amount you would like to transfer.
9. Tap **Continue**.
10. Check over details and tap **Submit payment**.
11. Scroll to the bottom of the screen and tap **OK**.

Learn more via the QR code or by visiting
stgeorge.com.au/bpaypayments

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Payments

Ways to Pay

With mobile wallets, you can have your money on you, even when your card or wallet isn't. Pay on the go simply and securely from your mobile device at millions of stores worldwide, where contactless payments are accepted.

Apple Pay

The easy, secure, and fast contactless way to pay

Available on compatible Apple Pay devices

For eligible St.George Visa cards and Freedom cards

For detailed instructions on how to add Apple Pay to your mobile wallet, visit **stgeorge.com.au/applepay**

Google Pay™

Simple, secure, contactless payments

Available on compatible Android™ devices

For eligible St.George Visa or Mastercard® credit cards and Freedom Cards, visit **stgeorge.com.au/googlepay**

Samsung Pay™

Easy to use, secure contactless payments and more

Available on compatible Samsung phones and smart watches

For eligible St.George Visa or Mastercard credit cards, visit **stgeorge.com.au/samsungpay**

7. eStatements

eStatements are a quick, convenient and secure version of your paper statement, which you can access anytime, going back up to 7 years, through your Mobile and Internet Banking.

To set up eStatements

1. **Logon** to St.George App.
2. Tap **Services** at the bottom of your screen.
3. Under **My Statements** and **Mail**, select **Manage eStatements**.
4. Tap the **envelope icon** to switch your eligible accounts to eStatements.
5. Tap **Agree**.

To view your eStatements

1. **Logon** to St.George App.
2. Select the account.
3. Select **Statements**.
4. Enter the date range and tap **Search**.
5. Select the statement you wish to view.

Learn more via the QR code or by visiting
stgeorge.com.au/estatements

8. Contact Details

Help us help you by keeping your details up-to-date. That way, if something happens which doesn't look quite right, we can get hold of you quickly – and keep you and your accounts safe.

1. **Logon** to the St.George App.

2. Select **Services.**

3. Under **My Details**, select **Update contact details.**

4. Select **Update addresses** or **Update phone number.**

If you selected Update addresses:

1. Choose the Australian registered phone number you'd like your Secure Code sent to.

2. Enter in your Secure Code.

3. Update your email, home or mailing address details.

4. Select **Confirm**.

If you selected Update phone number:

1. Delete the phone number you wish to update.

2. Enter the new phone number.

3. Confirm the new phone number by entering it a second time.

4. Select update.

5. Choose the Australian registered phone number you'd like your Secure Code sent to.

6. Enter in your Secure Code.

7. Select **Done**.

Tip: Before updating online, you need to register for Secure Code.

If you haven't already, register for St.George Secure Code. It will protect you by using your mobile or landline phone number to confirm certain transactions, via text message or voice call when you bank online.

To register, you just need to provide us with your Australian registered landline or mobile phone number by calling 13 33 30 (or +61 2 9155 7800 from overseas).

Learn more via the QR code or by visiting **stgeorge.com.au/contactdetails**

9. Lock a lost, stolen or misplaced card

Sometimes things just go missing – the keys, wallet, bank card. Misplacing your bank card can be especially stressful. To help reduce that stress you can choose from two options:

- Lock your card temporarily for up to 15 days, while you look for it.
- Report your card lost or stolen and organise a replacement.

To lock your card temporarily

1. Open the St.George App and **Logon** to your account.

2. Tap **Services**.

3. Under **My Cards**, select **Lock card temporarily**.

4. Choose the card you wish to lock by tapping on the **lock icon**. Once your card is locked no one can use your card.

5. To unlock your card follow the same steps, and tap that same **lock icon** to unlock.

6. Please note that your card will automatically unlock after 15 days.

Learn more via the QR code or by visiting **stgeorge.com.au/card-lock**

To report a card lost or stolen and organise a replacement

1. Open the St.George App and **Logon** to your account.

2. Tap **Services**.

3. Under **My Cards**, select **Report lost/stolen or block card**.

4. Select from the drop down menu the card you wish to report and tap **Done**.

5. Follow the prompts to order a replacement card.

If you prefer to speak to us directly you can also call us on 1800 028 208 from within Australia, or on +61 2 9155 7800 from overseas.

Learn more via the QR code or by visiting **stgeorge.com.au/contact-us/lost-stolen-cards**

10. Managing Term Deposits

Keep tabs on your Term Deposit in the Mobile Banking App.

The rates available online are the same as the rates offered in branch or over the phone, so save yourself a trip and manage your Term Deposit online.

During the 14 day Grace Period starting at maturity, you can choose to top up, renew or transfer funds with the St.George App.

1. **Logon** to the St.George App and select your **Term Deposit**.

2. If you want to make changes, select your **new term and rate**.

3. Choose whether to **renew or close** your account and confirm your changes.

Learn more via the QR code or by visiting
stgeorge.com.au/managetermdeposit

11. Notifications

Receive notifications to your mobile from the St.George App. There are several different alerts to help you keep track of your finances. The notifications are free of charge.

1. **Logon** to the St.George App and tap **Services** at the bottom of your screen.

2. Under **My Accounts**, tap **Notifications & Alerts.**

3. Choose the alerts you would like to receive, which accounts, and how you want to receive the notifications.

Can't see Notifications in your list of alerts on iPhone?

If you are an iPhone user, you will need to 'allow notifications' in your iPhone settings in order to receive Notifications from the St.George App.

In your iPhone, go to Settings > Notifications > St.George App > Allow Notifications.

Then, try the above instructions again.

Learn more via the QR code or by visiting **stgeorge.com.au/notifications**

Well done on taking your first steps to banking on your mobile

The St.George Mobile Banking App is packed with additional features and functionality. To learn more, please visit **stgeorge.com.au/online-services**
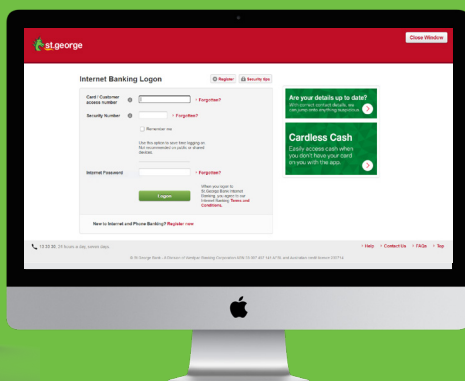
We're here if you need us

📞 **13 33 30**

st.george start something

Getting started
with Internet Banking

Getting started with Internet Banking

1. Go to **stgeorge.com.au/register** and select **Register**.

2. Enter your card number or account number, date of birth and select **Continue**.

3. Enter your phone number to receive your Secure Code. You can choose to have it sent via SMS or voice. Select **Send**.

4. Enter the Secure Code and select **Authenticate**.

5. Select a Security Number and re-enter this number to Confirm. Your security number must be 4-6 digits long and cannot contain simple combinations e.g. 123456, 111111. Select a Password and re-enter this password to Confirm. Your password must be 6-12 characters long and include at least one letter (A-Z) and one number (0-9). Special characters are not permitted.

6. Your registration is now complete. Ensure you make a note of your Customer Access Number (CAN). You can also choose to receive your CAN via SMS. Select **Continue** to finish.

If you need help with the registration process please call
St.George Online Services 13 33 30.

You are now ready to begin Internet Banking

In this guide, we will show you how to get up and running

Your account details:

Please keep this information secure. Do not keep together with passwords.

Your Customer Access Number:

Your Account Number:

Your BSB:

Your Swift Code: **SGBLAU2S**

1. Security

Bank online with an even greater level of security.

How we protect you

With St.George you can rest assured that your banking is safe and secure using either the phone or Internet. That's because we safeguard your information and money with stringent security measures on both our Internet and Phone Banking services.

In the unlikely event that an unauthorised transaction does occur (and it is clear you have not contributed to the losses), St.George will refund the full amount.

Secure Code

Internet Banking is now safer than ever with our Secure Code service. The Secure Code service sends a unique code to your mobile phone or nominated landline telephone to authenticate certain types of Internet Banking transactions.

• Enjoy peace of mind online. This level of security further prevents unauthorised access to your accounts and lowers your risk of identity theft and fraud.

• It's fast, flexible and convenient. Choose to have the Secure Code sent to your mobile phone or landline telephone and you will receive it in seconds.

• It's free. We will not charge you for the phone call or receipt of the SMS.

Using the Secure Code service

Using the Secure Code service is easy. Follow these tips for the best experience.

- **Use only current Australian mobile and landline numbers**

  If you would like to update your telephone numbers or if you do not have an Australian phone number, call 1300 555 203 (or +61 2 9155 7800 from overseas) for assistance.

- **Provide all three contact numbers (home, work and mobile) so you can continue to bank online, wherever you are**

  When requesting a Secure Code you will be asked to select your preferred delivery method and number (an SMS to your mobile phone or a voice call to your landline telephone) for that particular Internet Banking transaction.

- **A mobile number is ideal, as it travels with you**

  A Secure Code can be sent to your Australian mobile phone number wherever you are, even overseas if you have global roaming activated and your service provider supports this in the country you are travelling to.

- **Do not use switchboard or fax numbers**

  Please ensure the numbers provided are a direct line to you.

- **Protect your Secure Code like you would a password or a PIN and never give it to anyone else**

Additional online security features

- **Automatic time out period**

  We recommend that you not leave your computer unattended when logged into Internet Banking. However, after a period of inactivity we will automatically log you out to reduce the risk of anyone else accessing your account information on your computer.

- **Lockout**

  To prevent someone from trying to guess your Password, access to Internet Banking will be blocked after a number of unsuccessful logon attempts.

- **Time of last logon**

  To confirm that there has been no unauthorised access to your account, when you logon to Internet Banking you will see the date and time of your last visit, and the details of your last online transaction.

Keep safe and secure online with McAfee

As a customer of St.George, you are eligible to an exclusive 6 months free subscription of McAfee Multi Access. To take advantage of this exclusive offer you will need to complete the following steps.

1. Visit **stgeorge.com.au/online-services/security-centre/ protect-yourself/mcafee**

2. Click on the red link **Download the free McAfee**.

3. Click on **Create a McAfee Account**.

4. Enter your registration information (name, address, city, state and phone number).

5. Provide your billing information to renew the subscription in 6 months. Please note your credit or debit card will not be charged at this time and you are under no obligation to renew your subscription. McAfee will notify you ahead of time and you may cancel the automatic renewal at any time prior to the expiration of the 6-month free subscription.

2. Security Wellbeing Check

Safeguarding your information is our priority, which is why we've introduced the Security Wellbeing Check – a comprehensive list of features that should be updated to ensure you're provided with additional protection.

1. Visit **stgeorge.com.au/securitywellbeing**

2. Click the red **Take the Check** button.

3. **Logon** to St.George Internet Banking from this link and it will take you directly to the Checklist.

4. Check all the sections and action any areas in red.

Learn more by visiting **stgeorge.com.au/securitywellbeing**

3. How to reset your password

1. From the Internet Banking logon page, select **Forgotten?** next to the Internet Password field.

2. Enter your Customer Access Number (CAN) and date of birth and select **Continue**.

3. Select a phone number to receive your Secure Code. You can choose to have it sent via SMS or voice. Select **Send**.

4. Enter your Secure Code and select **Authenticate**.

5. Select and confirm your new Security Number and Password. Select **Continue**.

6. Your Security Number and Password have been reset. Select **Close**.

7. Return to the Internet Banking logon page.

Learn more by visiting **stgeorge.com.au/password-reset**

How do I find my Customer Access Number (CAN)?

1. From the Internet Banking logon page, select **Forgotten?** next to the Customer Access Number (CAN) field.

2. Enter your card details and date of birth and select **Continue**.

3. Select a phone number to receive your secure code. You can choose to have it sent via SMS or voice. Select **Send**.

4. Enter your Secure Code and select **Authenticate**.

5. Your CAN will be sent via SMS or voice. Select **Close**.

6. Return to the Internet Banking logon page.

4. Transferring money to other accounts, like friends and family

To transfer to another account in Australia, you will need the following detail:

- BSB Number.
- Account Number.
- Account Name.

Please be aware that when administering a transfer to an account in Australia, we use only the BSB and Account Number. We will not check the Account Name you provide. Please ensure that the BSB and Account Number you provide are correct.

In some cases, the financial institution receiving the funds may reject the payment if the Account Name is incorrect. However, the receiving institution is not obliged to verify the Account Name.

1. **Logon** to St.George Internet Banking.

2. Click **Transfers, Payments and BPAY®**.

3. Select **Transfer funds within Australia**.

4. Select the account to transfer from.

5. Select **Add new payee** (if payee has not previously been set up).

6. Enter the BSB Number, Account Number and Account name of the contact you are transferring money to.

7. Enter the amount to transfer, a description and reference (optional).

8. Choose if you would like a confirmation email sent to yourself or the payee.

9. Click **Transfer Now**.

Learn more by visiting **stgeorge.com.au/payments-transfers**

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5. Account Management

eStatements

Quick, convenient and secure, eStatements are an electronic version of your paper statements easily accessible in Internet and Mobile Banking.

Benefits of eStatements

- Protect yourself and lower the risk of ID theft by receiving statements securely within Internet and Mobile Banking.
- eStatements are available within Internet Banking and are readily accessible anytime, anywhere.
- View up to 7 years of statement history in Internet and Mobile Banking.
- You can easily provide eStatements to accountants and 3rd parties when required.

How to switch to eStatements

1. **Logon** to St.George Internet Banking.
2. Select **Manage my accounts** from the left hand navigation menu.
3. Select **Manage eStatements**.
4. Change your statement preference to eStatement.
5. Click **Agree**.

Learn more by visiting **stgeorge.com.au/estatements**

How to view eStatements

1. **Logon** to St.George Internet Banking.
2. Go to **Manage my accounts** in the left hand navigation menu.
3. Select view eStatements.
4. Select accounts and the date range and click **View eStatements**.

Contact Details:

Help us help you by keeping your details up-to-date. That way, if something happens which doesn't look quite right, we can get hold of you quickly – and keep you and your accounts safe.

1. **Logon** to St.George Internet Banking.

2. Select **My details & settings.**

3. Select **Update my contact details.**

4. Scroll down and click on the green **Update** button.

5. Choose the Australian registered phone number you'd like your Secure Code sent to.

6. Enter in your Secure Code.

7. Edit, add or delete your email or mailing address details.

8. Select **Save**.

Tip: Before updating online, you need to register for Secure Code.

If you haven't already, register for St.George Secure Code. It will protect you by using your mobile or landline phone number to confirm certain transactions, via text message or voice call when you bank online.

To register, you just need to provide us with your Australian registered landline or mobile phone number by calling 13 33 30 (or +61 2 9155 7800 from overseas).

Learn more by visiting **stgeorge.com.au/contactdetails**

SMS and email alerts

Maintain control of your accounts with SMS and email alerts.

SMS and email alerts easily allow you to proactively monitor your accounts 24/7. You can request specific information on account balances, deposits and withdrawals to be sent to you automatically via SMS and email. If you have the **Mobile Banking** app, you can receive alerts via notification to your mobile device.

• Be notified of suspicious activity.

• Easily set-up to control what information you receive and when.

• Set alerts to tell you when a deposit has cleared, your credit card has reached a particular limit and more.

Setting up your alerts is easy:

1. **Logon** to St.George Internet Banking
2. Click **Security, SMS & Email Alerts** and follow the prompts.

Learn more by visiting **stgeorge.com.au/smsalerts**

Proof of Balance

The Proof of Balance and Proof of Transactions reports include:

- your name and address details
- your account balances
- the current date
- formatted as PDF on an official St.George letterhead

You can download a statement of your recent transactions covering the last 30, 90 or 120 days – no need to wait for your statement.

How to view Proof of Balance

1. **Logon** to St.George Internet Banking.
2. Go to **Manage my accounts** in the left hand menu.
3. Under **Statements & balances**, select **Proof of balance**.
4. Select accounts and click **'create report'**.

Learn more by visiting **stgeorge.com.au/proof-of-balance**

6. Card Management

Manage your card easily using Internet Banking.

Activate your card and Manage your PIN

Logon to Internet Banking to activate your card. Ensure you have activated your card prior to setting or changing your PIN.

You will need your:

- Card/Customer Access Number;
- Security number; and
- Internet password.

1. **Logon** to St.George Internet Banking.

2. Click on **Manage my accounts**.

3. Under **Card Services**, select **Change Card PIN** or **Activate new card** (Set card PIN – you will be prompted to set your card PIN once your card has been activated).

4. **Select your card** or **Activate your card**.

5. Follow the authentication prompts and enter the SMS code.

6. Enter your new PIN twice and select **Confirm**.

Learn more by visiting **stgeorge.com.au/activate-card**

Manage your lost, stolen or misplaced card

Sometimes things just go missing – the keys, wallet, bank card. Misplacing your bank card can be especially stressful. To help reduce that stress you can choose from two options:

- Lock your card temporarily up to 15 days, while you look for your card.
- Report your card lost or stolen and organise a replacement card.

How to Lock a lost, stolen or misplaced card

1. **Logon** to St.George Internet Banking.

2. Click on **Manage my accounts**.

3. Under **Cards Services**, select **Lost or stolen cards**.

4. Select the card you wish to report as **Lost** or **Stolen**.

5. Select if you would like a **Temporary Block** or **Permanent Block**.

6. Complete the required details, and select **Continue**.

If you prefer to speak to us directly you can also call us on 1800 028 208 from within Australia, or on +61 2 9155 7800 from overseas.

Learn more by visiting **stgeorge.com.au/contact-us/lost-stolen-cards**

7. Managing Term Deposits

Keep tabs on your Term Deposit in your Internet Banking.

The rates available online are the same as the rates offered in branch or over the phone, so save yourself a trip and manage your Term Deposit online.

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1. **Logon** to St.George Internet Banking and select your **Term Deposit**.

2. If you want to make changes, select your **new term and rate**.

3. Choose whether to **renew or close** your account and confirm your changes.

Learn more by visiting **stgeorge.com.au/managetermdeposit**

Well done on taking your first steps to banking on your computer

St.George's Internet Banking is packed with additional features and functionality. To learn more, please visit **stgeorge.com.au/online-services**

We're here if you need us

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st.george **start something**