



Australian Banking
Association

Getting started with online banking

An Easy Read guide



How to use this guide



The Australian Banking Association (ABA) wrote this guide. When you see the word 'we', it means the ABA.



We wrote this guide in an easy to read way.
We use pictures to explain some ideas.

Not bold
Bold

We have written some words in **bold**.
This means the letters are thicker and darker.
We explain what these words mean.



You can ask for help to read this guide.
A friend, family member or support person
may be able to help you.

What is online banking?

Online banking is a way to do your banking without:



- going to your bank

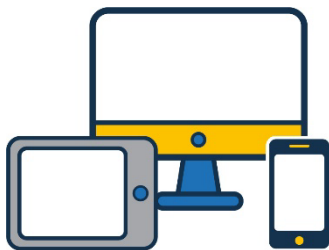


- calling your bank on the phone



- using cash.

When you do online banking, you might use a device, like a:



- computer
- tablet
- smartphone.



You can visit your bank's website.



Or your bank might have a banking app you can:

- download
- use.

You should make sure the app:



- works on your tablet or smartphone



- is up to date.



You should also make sure your device has good software for keeping it safe.

Why should you use online banking?



Online banking can be:

- fast
- easy.



You can do online banking at any time.



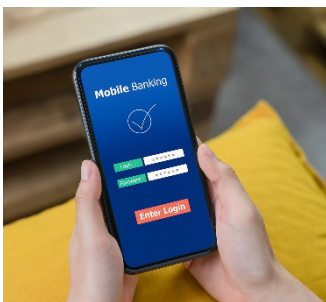
You can do online banking anywhere you:

- can connect to the internet
- have mobile phone service.

You can do most of the banking you would normally do:



- at your bank

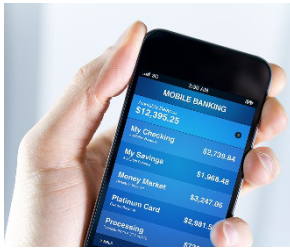


- on a phone call.

You can:



- update your personal details



- check how much money is in your account



- pay your bills



- send money to other people's accounts.



You can check what money:

- goes into your account
- comes out of your account.



And much more!

How do you start?

Using your computer



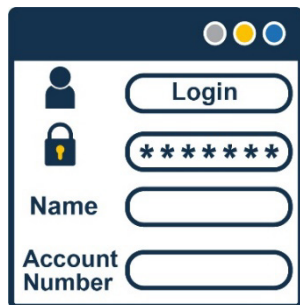
If you use a computer, go to your bank's website.



It will tell you how to set up online banking.



Follow what the website says.

A login form with a dark blue header and white background. It has a 'Login' button, a password field with asterisks, a 'Name' field, and an 'Account Number' field. There are also icons for a person and a lock.

Put in your:

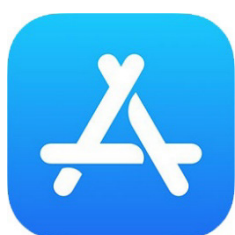
- personal details
- account details.

Using your smartphone or tablet



You must download your bank's app.

iPhone users



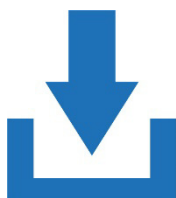
If you have an iPhone, go to the App store.



Search for your bank's app.



Tap on 'Get'.



The app will download onto your iPhone.



Open the app.



Put in your:

- personal details
- account details.

Android



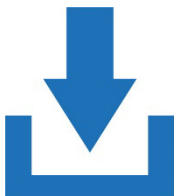
If you have an Android phone, go to Google Play.



Search for your bank's app.



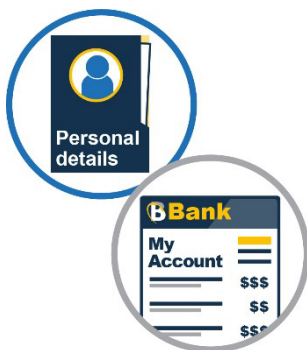
Tap on 'Install'.



The app will download onto your Smartphone.



Open the app.



Put in your:

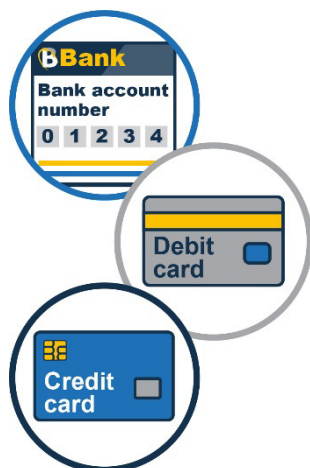
- personal details
- account details.

Getting started



When you start using online banking, you will need the details for your bank account.

It helps to have them with you.



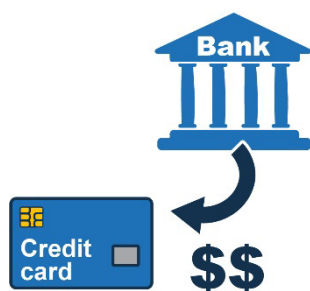
This might be your:

- account number
- **debit card** number
- **credit card** number.

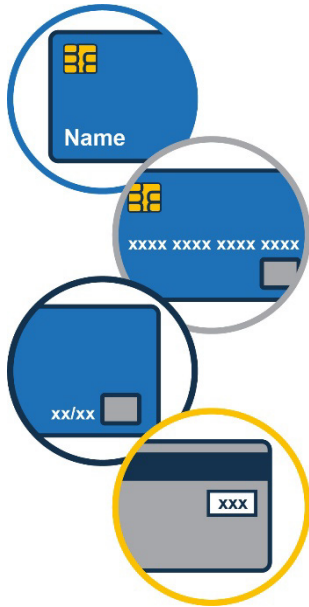


You can use your debit card to take money out of your account at:

- ATMs
- a bank.

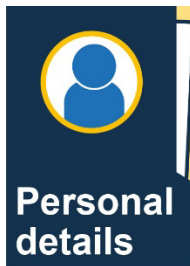


When you use a credit card, you spend money you have borrowed from the bank.

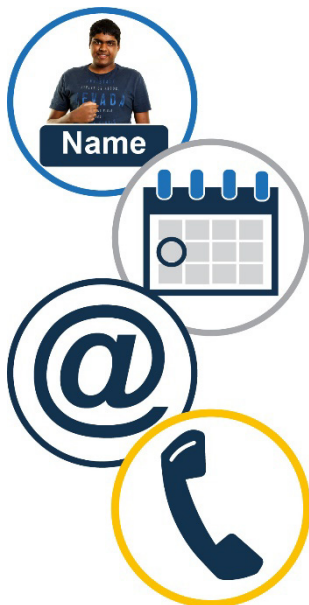


The details you need might include the:

- name on the card
- card number
- date your card expires
- 3 numbers on the back.



You will need your personal details.



These details might be your:

- full name
- date of birth
- email address
- mobile phone number.

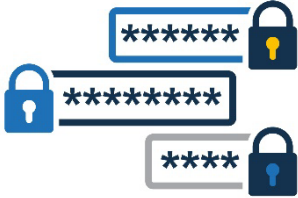
Password



You will need to set a password.



Choose a password that nobody else would guess.



Make sure your password is different from other passwords you use.

A good password has:



- letters
- numbers
- symbols.



Password



You must keep your password a secret.

What if you need help?



If you need help, visit your bank's website.



They should have guide to help you set up and use online banking.

You could also:



- go to your bank



- call your bank.

Banking safely



Make sure you know how to do your banking safely.



We have written a guide about banking safely.
You can find it on our website.



Your bank's website will have information about banking safely too.

Who should you talk to if you need more help?

You should contact your bank if you need more:



- support



- information.



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