

DETERMINED TO BE BETTER THAN WE'VE EVER BEEN.

# Core Banking Modernisation



**Commonwealth**Bank



# Disclaimer

The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 14 March 2011. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.



# Today's Agenda

- Introduction Ralph Norris
- Core Banking Overview Michael Harte
- Maximising Value Patricia Montague
- Programme Update Dave Curran
- Demonstration Cathy Bianchini
- Q&A Panel



# Notes

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# Key Take-Aways

- Excellent progress-to-date
- Already delivering real customer and business benefits
- An integral part of the Group's customer service strategy
- Positions CBA for transformational change in banking



# Notes

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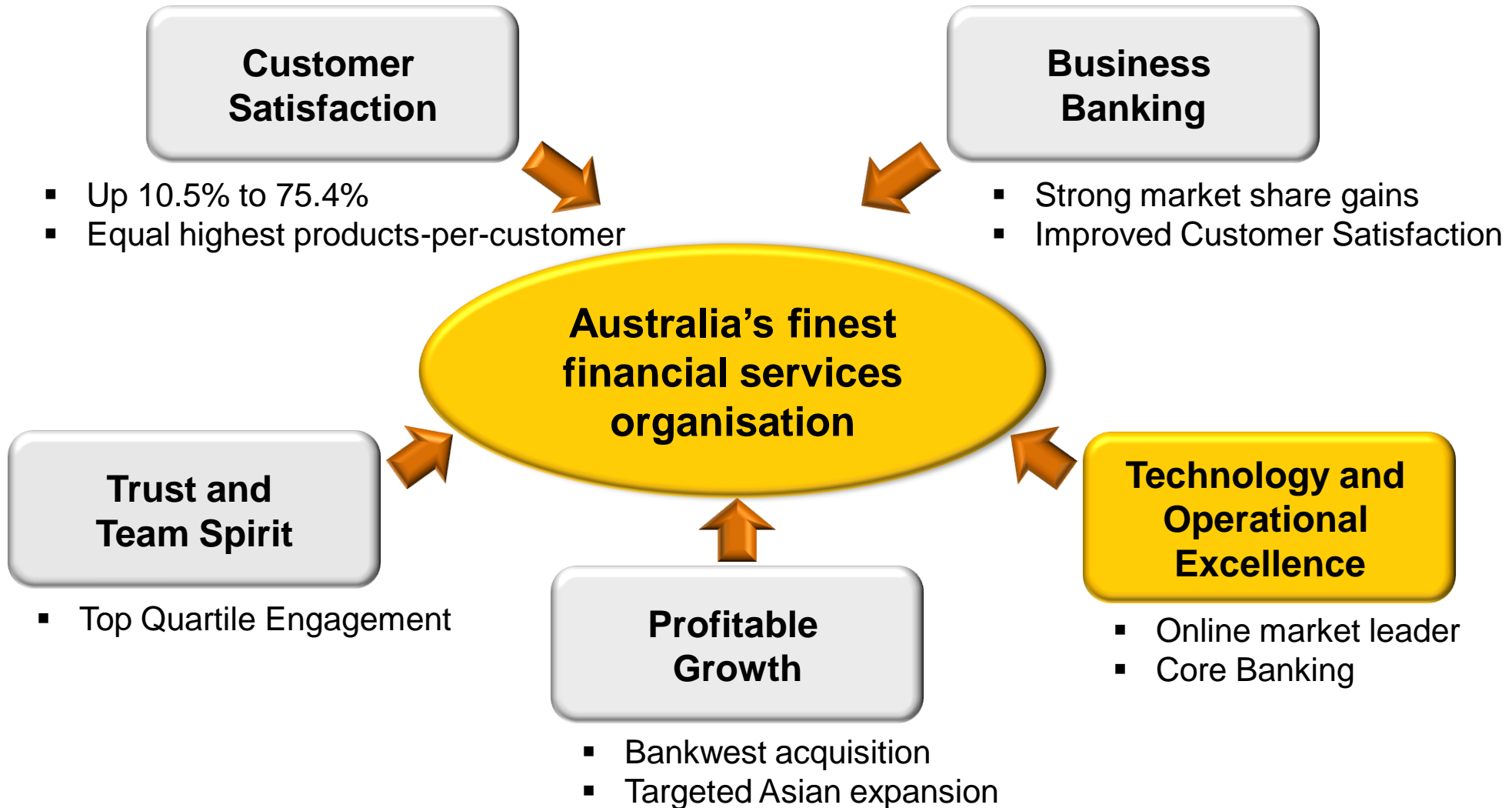
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# An integral part of our strategy



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# Transformational Change

**CommonwealthBank** Find us | Contact us | Help **LOG OFF**

My home View accounts Transfers BPAY Offers & apply Manage accounts Security Profile & preferences Print page

My quick links: Scheduled transfers International money transfers Transfer money BPAY Transactions

**My portfolio** View summary View details

Summary position: \$373,360.00 DR

**Expense accounts** \$3,610.00 CR

Andrew and Mary joint account \$2,470.00 CR

AM Credit card Available \$1,930.00 CR Balance \$3,070.00 DR

Investment and other accounts \$376,970.00 DR

My home loan \$376,970.00 DR

My CommSec trading account

My home insurance

My life insurance

Future transactions (3 of 5)

Andrew and Mary joint account Due tomorrow \$150.00

Andrew and Mary joint account In 2 days \$3,150.00

Andrew and Mary joint account 29 May 09 Jane Smith \$150.00

My applications (2 of 2 open)

Car insurance Inprogress 13 May 2009

New NetBank Saver account Inprogress 15 May 2009

Bank messages (2 of 18 unread)

Update: Your request to change your loan repayment 17 May 2009 - 8:30 AM

You've received a new bill 15 May 2009 - 8:30 AM

Site map ©Commonwealth Bank of Australia 2009 ABN 48 123 123 124

**NetBank**

Client number

Password

**Log on**

Forgotten password

Home

Find an ATM

Find a branch

Security Terms of use

FOR SALE

RECENT SALE

PAST SALE

23 Marcus St  
Surry Hills

\$ 850,000

FOR SALE

RECENT SALE

PAST SALE

Reality Map List Favourites

**NetBank +  
Core Banking Modernisation  
=  
Real-time Banking**

**14% of NetBank  
logins now via  
mobile devices**

**Innovative Property  
Guide  
iPhone "app"**



# Notes

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# Core Banking Modernisation

## Michael Harte

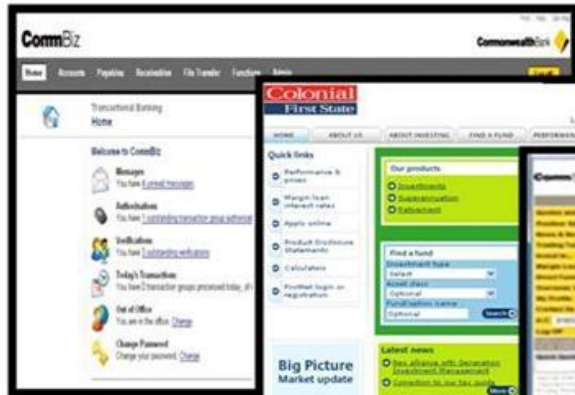
## Group Chief Information Officer



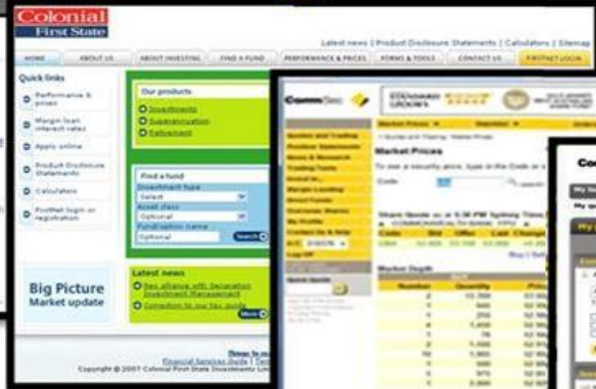
**Commonwealth**Bank



# Leading position, leading platforms



**CommBiz**  
Online, secure business and corporate banking... a more responsive and simplified approach to credit



**FirstChoice**  
Providing customers real time access to secure Super and Investment portfolio information and transacting capabilities. Voted the leading investment platform by advisers 3 years running



**CommSec**  
15 years as the market leading online retail broking platform, Money Magazine's Best Feature-Packed Online Broker 4 years running



**NetBank**  
Market leading online and mobile banking solution. Now integrated with Core Banking to provide real-time transactions for all personal accounts



**CommSee**  
Frontline customer interface. Single view of customer. Now integrated with Core Banking to provide real-time transactions for all personal accounts



**Property Guide**  
Our innovative Property Guide iPhone app has exceeded expectations and more mobile applications and capabilities are in development

*Forrester's newly launched Next-Generation Digital Financial Services report highlights key requirements for the next generation of financial services and cites examples of international banks leading the way, including CBA*



# Leading position

- Formally announced CBM programme on 28 April 2008
- Modernise legacy systems and processes with a customer-centric platform, and transform associated business operations
- Architecture flexible and efficient. Based on the roles and relationships of a customer's financial life – not products or accounts
- 4 year programme forecast to deliver significant value / benefits:
  - Customer service improvements
  - Growth opportunities
  - Efficiency gains
  - Risk mitigation for aging systems
- Governance through Business Leadership, CEO and Board



# The journey we're on

2007



- Feasibility paper prepared
- Concept paper prepared for board
- Partner/vendor shortlist selection
- SAP & Accenture appointed

2008



- Detailed evaluation and business case prepared
- Business case presented to Board in March 2008
- Board approved in April 2008

2009



- New platform launched with First Home Saver Account
- New term deposit for CFS
- 53m customer records migrated to SAP
- Telling platform and NetBank integrated to new banking platform

2010



- 1.2m Term deposit accounts migrated to new platform
- 10m retail deposit and transaction accounts migrated
- All retail deposit and transaction customers experiencing real time banking

2011

- Business deposit and transaction accounts migrated
- CommBiz integrated
- New capabilities will be launched: bundling/packaging, sweeping and pooling facilities

2012

- Business lending accounts migrated
- Retail lending accounts migrated



# Progress to date

*We have passed our 1/2 way point...*

✓ 53m customer records

✓ 10m deposit and transaction accounts migrated

✓ 1m term deposit accounts migrated

✓ 18,000 jobs changed to better serve customers

✓ Real-time processing 24 x 7

✓ 7 day processing and 7 day value

✓ Christmas peak of 650 transactions per second







# Risks and issues

- 'Execution' was the greatest risk initially
  - Proven delivery capability
  - Best team in Australia
  - Advanced world-wide
- Contending with 'legacy' is our biggest issue
  - 40 years legacy
  - Unstructured data / Undocumented applications
  - Massive change
- Significant complexity, age and change adds implementation time
- Being first means you take calculated risk



# Notes

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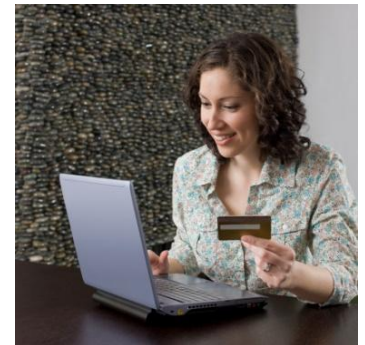
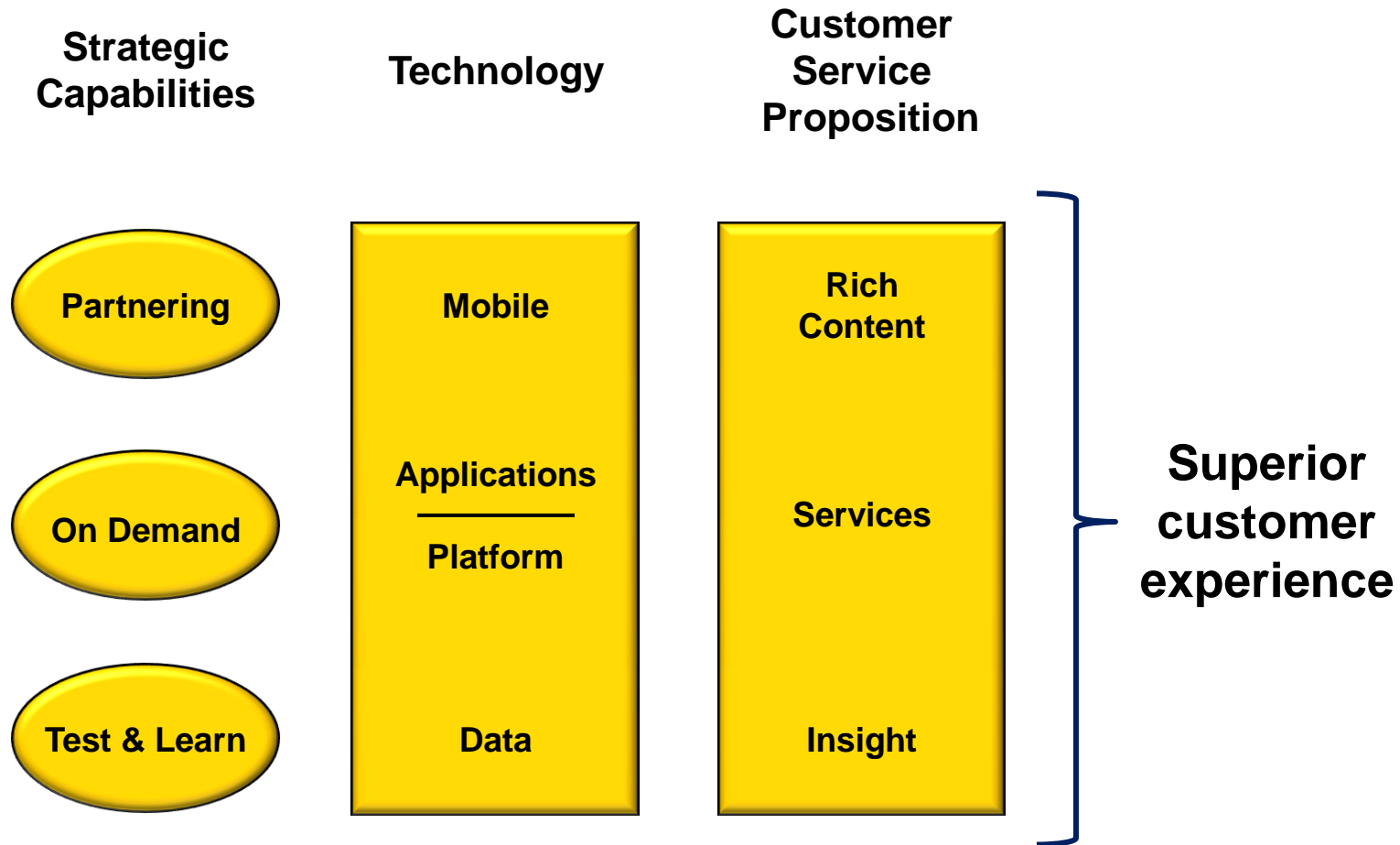
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# Our future



# Notes

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DETERMINED TO BE BETTER THAN WE'VE EVER BEEN.

# Core Banking Modernisation

**Patricia Montague**

**Head of Retail Bank Transformation**



**Commonwealth**Bank



# Our customers are already experiencing the benefits

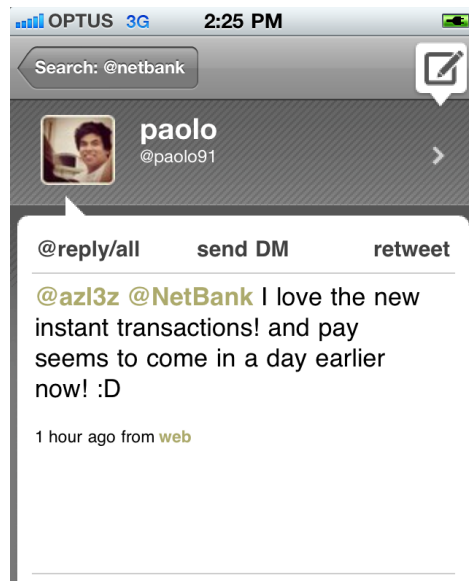


**@crk365**

Chris

I think **@Citibank** could do worse than take a look at **@NetBank**'s real time banking system. kthxbai

18 Oct via web ☆ Favorite ↻ Retweet ↩ Reply



**thisisantz** Anna

CBA real time banking. good stuff.

22 Nov



**LloydsTSBOnline** Lloyds TSB

@lorne\_currie Hi I'm JC. Online Banking is real time but debit card transactions can take a few days to process. Is that what you mean?^LTSB

11 hours ago

in reply to @LloydsTSBOnline ↑



**@lorne\_currie**

Lorne Currie

**@LloydsTSBOnline** yes. Can't we at least see who has auth transactions on our accounts? CommBank in Aus can do it.

6 hours ago via web ☆ Favorite ↻ Retweet ↩ Reply



# Our customers are already experiencing the benefits

- Customers can now see transactions **straight away**
- Accounts **opened instantly** so customers can immediately start to transact/save
- CBA account **switching on the spot** – no closure/re-opening
- Clear simple **transaction descriptions** e.g. transaction type, location, description
- Enhanced **sales interaction** supported by simple product set



# Notes

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# Customers are finding it simpler and easier to do business with us

## Simplification:

- Less products, more features = **choice** (from 16 to 9 retail products)
- **> 500,000** accounts “cleaned up” prior to migration
- Simplified processes leading to considerable **time savings** for customers

## Sales and Service:

- High staff engagement
- New products: ‘**GoalSaver**’ launched nationally 7<sup>th</sup> Feb
- Electronic delivery of documentation in Netbank
- Fewer errors:
  - **↓ 30%** across the Branch Network
  - Reduction in back office manual processing



# Notes

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DETERMINED TO BE BETTER THAN WE'VE EVER BEEN.

# Core Banking Modernisation

**Dave Curran**

**Programme Director  
Core Banking Modernisation**



**Commonwealth**Bank



# CBM vision and objectives

## Programme Vision

To build a great  
**customer-centric**  
bank whose  
profitable growth is  
powered by  
**simplicity**



## Objectives

### Real time banking

- Immediate fulfilment of account opening and servicing transactions rather than overnight
- Seven day a week value and processing
- Real time transactions

### Customer-centric processing

- Account opening and pricing, servicing and transaction processing applied at customer level
- Consistent data across all channels
- Comprehensive data across the bank

### Customer offerings

- Offers engineered based on customer segment needs, not system capabilities
- Products configured not developed
- Cross product pricing, conditions and feature configuration
- Time to market limited by organisation, not systems

### Industrialisation

- Separation of distribution from manufacturing
- Greater visibility of performance
- Increased specialisation while decreased complexity

### Multi-Entity

- Ability to deliver across the Group



# CBM vision and objectives

## Programme Vision

To build a great  
**customer-centric**  
bank whose  
**profitable growth** is  
powered by  
**simplicity**

## Objectives

Real time banking

Customer-centric processing

Customer offerings

Demonstration

Industrialisation

Multi-Entity



# Notes

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# CBM Customer Offer Sales and Service Engine (COSSE) Demonstration - Campaigns

The core banking programme has delivered the bank a new way to create campaigns

This includes:

- More flexible building blocks to create customer tailored campaigns
- We can launch campaigns more quickly (including recent examples such as responding to the floods)
- Creating a new campaign then flows directly into the sales and origination process where the campaign is visible to the customer and they can chose to take advantage of the campaign benefits

The following demonstration will highlight a simple example of creating a campaign for a particular region



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# Step 1: Select the Introductory Offer Campaign for the NetBank Saver sales product



Configuration Type:

**Product "NetBank Saver" is selected**

**▼ Pricing Option Details**

Sales Product Name:  Pricing Option Name: \_\_\_\_\_

Pricing Option Keyword:

**▼ Pricing Option Config instances**

Pricing Option Name	Pricing Option ID	Pricing Option Type	Sales Product ID	Sales Product
Special Offer	0000000141	Campaign	000016	NetBank Saver
Special Offer	0000000144	Campaign	000016	NetBank Saver
Special Offer	0000000145	Campaign	000016	NetBank Saver
Special Offer	0000000143	Campaign	000016	NetBank Saver
Special Offer	0000000144	Campaign	000016	NetBank Saver
Special Offer	0000000147	Campaign	000016	NetBank Saver
Special Offer	0000000144	Campaign	000016	NetBank Saver
Special Offer	0000000150	Campaign	000016	NetBank Saver
Special Offer	0000000143	Campaign	000016	NetBank Saver
Introductory Offer	0000000162	Campaign	000016	Netbank Saver
Introductory Offer	0000000261	Campaign	000016	Netbank Saver
Introductory Offer	0000000162	Campaign	000016	Netbank Saver

**Campaign "Introductory Offer" is selected**



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# Step 2: Choose the account origination process for customers with a residential address in QLD

▼ Pricing Option CBA-BRE-COSSE-Eligibility-Content •00000000261 •000016

Applies To CBA-BRE-COSSE-Eligibility-Content

Checked out from COSSE02-05-99

Pricing Option ID 00000000261

Last Update 8 March 2011 10:41:57 AM

SalesProductID 000016

Description

Base Definition Eligibility History

Scenario

Scenario ID

Generate ScenarioID

+ Pre-Qualifiers

- Eligibility Factors

Category	Rule	Single Parameter / Range Minimum	Range Maximum (Range Rules Only)
Application Specific	ServiceArea	AccountOrigination	
Client Specific	CustomerState	QLD	

“Account Origination” is selected

Customer’s state is selected “ QLD”



# Notes

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# Step 3: Select customers with a minimum age of 55

▼ Pricing Option CBA-BRE-COSSE-Eligibility-Content •0000000261 •000016

Applies To CBA-BRE-COSSE-Eligibility-Content

Checked out from COSSE02-05-99

Pricing Option ID 0000000261

Last Update 8 March 2011 10:41:57 AM

SalesProductID 000016

Description 000016

- Base Definition
- Eligibility
- History

Scenario  Scenario ID

+ Pre-Qualifiers

- Eligibility Factors

Category	Rule	Single Parameter/Range Minimum	Range Maximum (Range Rules Only)
Application Specific	ServiceArea	AccountOrigination	
Client Specific	CustomerState	QLD	
Client Specific	MinAccountHolderAge		55

Minimum age set at 55



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# Step 4: Select the online channel

▼ Pricing Option CBA-BRE-COSSE-Eligibility-Content •0000000261 •000016

Applies To CBA-BRE-COSSE-Eligibility-Content

Checked out from COSSE02-05-99

Pricing Option ID 0000000261

Last Update 8 March 2011 10:41:57 AM

SalesProductID 000016

Description 000016

Base Definition

Eligibility

History

Scenario

Scenario

Generate ScenarioID

Online channel selected

### - Pre-Qualifiers

Category	Rule	Single Parameter/Range Minimum	Range Maximum (Range Rules Only)
Product Specific	SystemChannel	Finest	

### - Eligibility Factors

Category	Rule	Single Parameter/Range Minimum	Range Maximum (Range Rules Only)
Application Specific	ServiceArea	AccountOrigination	
Client Specific	CustomerState	QLD	
Client Specific	MinAccountHolderAge		55



# Notes

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# Step 5: Specify the expiry date

> Pricing Option CBA-BRE-COSSE-Eligibility-Content •0000000261 •000016

Base Definition	Eligibility	History
Pricing Option Type	Campaign	
Priority Order	20	
Sales Product Default	N	
Contract Expiry Date	30/12/9999	
Contract Expiry Period Factor		
Contract Expiry Period Unit		
Effective From	31/12/2009	
Effective To	31/03/2011	
Legacy Package Code	N	
Allow Discretionary	N	
Campaign Code	10000077	

Campaign expiry date set to 31 March 2011



# Notes

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# CBM Demonstration – Customer Self Service Experience

The core banking programme has delivered a streamlined, real-time customer experience through our assisted and unassisted channels. We are providing the capability for customers to experience more self service functionality

This includes:

- Visibility of all payment transactions in real-time and 24x7
- Greater transparency and detail of transactions as they happen
- Real-time, straight through account opening where customers can fund their accounts as part of the account opening process
- Customers will now be able to view and apply for campaigns they're eligible for through the self service channel

The following demonstration will highlight the above self service experiences from a customer's point of view



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# Customer experience enabled by CBM

## Our customers

### Real time banking

**Offer**

- Customer
- Customer-centric
- Features
- Channels
- Treatment
- Insight

### From

Next business day

### To

Instant satisfaction

You need this ... *product*

Customers like you ...

Same for most

Specific for you, or customers like you

One size fits most

You have a choice

Different

Consistent

You need a Streamline

Let us help you select from our expanded range

We need to guess

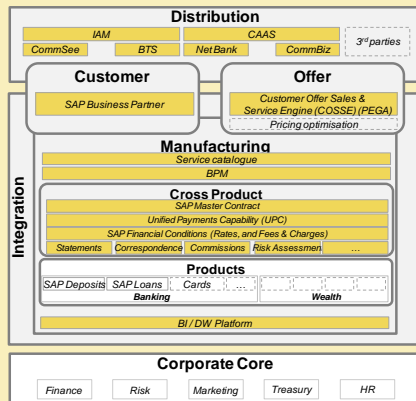
This is different from what we assumed



# CBM is building a Strategic Asset, with expectations this asset will be enhanced and leveraged across the Group, beyond CBM

## Implemented Technology

### "Platform Stack"



- Implemented in the CBA environment
- End-to-end
- "Multi" enabled application
- Common integration layer
- Package & custom built software

Drivers of competitive advantage

+

## Talent Pool

### Internal

- Enterprise Services staff
- Seconded Business staff

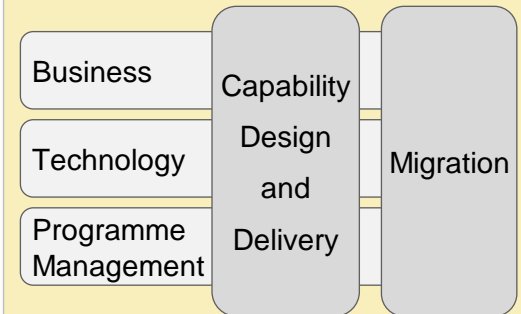
### External

- Solution (i.e., SAP)
- Delivery partner (i.e. Accenture)
- Other service partners
- Contractors

- We have the "A" team
- Investing in a pool of talented people
- Vast business & solution knowledge
- Business & Solution architects
- System integration skills
- SAP expertise

+

## Delivery processes



- Proven large scale (+100 k manday) release delivery capability
- Integrated delivery across the "Banking Platform Stack"
  - Business case
  - Release & Migration management
  - Offer and process design
  - Requirements & Business simplification
  - Solution design & delivery
  - End to end testing
  - Change management
  - Programme management



# CBM is building a Strategic Asset

Massachusetts Institute of Technology - Sloan School of Management defines as Strategic Asset as something that meets the following four criteria:

1. Is it something you own/control?
2. Does it differentiate you from your competitors?
3. Is the differentiation sustainable?
4. Does it contribute to satisfying customers?



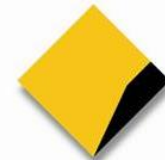
*We believe we have a competitive advantage*



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# Core Banking Modernisation

## Appendix





**Commonwealth**Bank





# Appendix – Demonstration 2









**CommonwealthBank**  [Find us](#) | [Contact us](#) | [Help](#) **LOG OFF**

**My home** | **View accounts** | **Transfers** | **BPAY** | **Offers & apply** | **Manage accounts** | **Security** | **Profile & preferences**  [Print page](#)

**My quick links:** [Statements](#) [Scheduled transfers](#) [Past bill payments](#) [Scheduled bill...](#) [Foreign exchange...](#)

**My portfolio** [View summary](#) [View details](#)

**My accounts** **\$210.77 CR**


 NetBank Saver	\$10.00 CR
 NetBank Saver	\$0.00 CR
 AwardSaver	\$18.04 CR
 Pensioner Security	\$23.54 CR
 Cash Investment Acc	\$5.97 CR
 Priv Acct	\$0.20 CR
 Streamline	
 Complete Access	

Note: The amount noted in Available is awaiting clearance.


[View account details](#) | [Change account details](#)

**View transactions**


- [View accrued interest](#)
- [Transfer money](#)
- [Pay a bill](#)
- [View online statements](#)

 More branches and more ATMs than anyone else. [Locate us](#)


**My future transactions**

 You don't have any future transactions scheduled.  
[Transfer money](#) [Pay a bill](#)

**My applications**

 You don't have any applications in progress.  
[View current offers](#)

**My inbox (3 of 13 unread)** [View all](#)

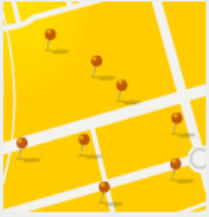
-  You have a new statement to view in NetBank  
10 - 11:18 PM
- You have a new statement to view in NetBank  
10 - 11:15 PM
- Pensioner Security is now open  
10 - 04:39 PM

Welcome  
CBM 10

**Last log on:** 9:03:50 AM  
(Sydney/Melbourne time)  
8 March 2011

Discover the features of this page  
[Play video](#)

[Switch homepage](#)



[More offers](#)



# Appendix – Demonstration 2



[Find us](#) | [Contact us](#) | [Help](#) **LOG OFF**

- My home**
  - View accounts**
  - Transfers**
  - BPAY**
  - Offers & apply**
  - Manage accounts**
  - Security**
  - Profile & preferences**
  - [Print page](#)
- Transactions** | [Future transactions](#) | [Statements](#) | [Account information](#)

## Transactions

Account

Nickname/Type	BSB	Account number	Account balance	Available funds
Complete Access	06 7000	1066 9864	\$142.41 CR	\$142.41 CR

[Show transaction search](#)

20 transactions found, displaying 1-20

Date	Transaction description	Debit	Credit	Balance
09/02/2011	WOOLWORTHS 1289 N STRATHFIEL NSW AU Cash Out \$10.00 Purchase \$15.59	\$25.59		\$142.41 CR
29/01/2011	Transfer ATM CBA ATM SYD OLY PARK 2 NSW 231497 AUS		\$4.00	\$168.00 CR
29/01/2011	Transfer ATM CBA ATM SYD OLY PARK 2 NSW 231497 AUS	\$4.00		\$164.00 CR
19/01/2011	<a href="#">Cash &amp; Chq Dep Branch Syd Olympic Prk</a>		\$130.00	\$168.00 CR

**Contact us**

Call us on **13 2221**, 24 hours a day, 7 days a week.

**NetBanking.**

100% security guaranteed.

[Find out how >](#)

[More offers](#)




# Appendix – Demonstration 2

[« Back to transactions](#)

## Transaction details

<b>Receipt number</b>	<b>T101911824249001NPB</b>
Transaction date and time	19/01/2011 02:57:07 AM Sydney time
To account	06 7000 1066 9864 Demand Deposit Account
Amount	\$130.00
Cash deposit amount	\$80.00
Cheque deposit amount	\$50.00

[« Back to transactions](#)

 [Print this transaction](#)

### Contact us

Call us on **13 2221**, 24 hours a day, 7 days a week.

### Send an International Money Transfer.

[Learn more >](#)




[▶ More offers](#)

### I want to

- ▶ [Send money to someone in Australia](#)
- ▶ [Learn more about fees](#)

# Appendix – Demonstration 2

## Accounts

Call 13 2221, 24 hours a day, 7 days a week 

### NetBank Saver - Special Offer

If you open a new NetBank Saver account from 7/02/2011, you will receive a special variable bonus rate which includes a fixed bonus of +1.10% p.a above the NetBank Saver variable interest rate, on balances of up to \$5m, for the first 3 months after...<sup>2</sup>

▶ [Compare all NetBank Saver options](#)



### Pensioner Security - Electronic Access

Earn a competitive rate of interest on your retirement savings or pension income. This includes up to 15 free electronic withdrawals each month. This excludes access fees.<sup>1</sup>

▶ [Compare all Pensioner Security options](#)



◀ [Previous](#)   [Next](#) ▶


## Choose our most popular everyday account

Account	Features	Monthly fee	
<b><u>Everyday Account</u></b> <b><u>Smart Access</u></b>	<ul style="list-style-type: none"><li>▶ Add a <b>Debit MasterCard</b> to shop online or on the phone with your money</li><li>▶ Best account if you spend your money with a card, and don't visit the branch often</li><li>▶ Receive unlimited* electronic transactions in store, online and at ATMs</li></ul> <p><a href="#">More information</a></p>	\$4.00	

# Appendix – Demonstration 2




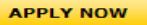



< [Back to accounts page](#)

## NetBank Saver

Call us on **13 2221**, 24 hours a day, 7 days a week. 

NetBank Saver is a high interest online savings account linked to one of your Commonwealth Bank personal transaction accounts. Use your personal transaction account to transfer money to and from your NetBank Saver account. Fees may apply to the linked account.

Select your preferred account option below and click **Apply now**.

	 <b>Special Offer</b> 	 <b>Classic</b> 
<b>Features</b>	If you open a new NetBank Saver account from 7/02/2011, you will receive a special variable bonus rate which includes a fixed bonus of +1.10% p.a above the NetBank Saver variable interest rate, on balances of up to \$5m, for the first 3 months after the account is opened. After the first 3 months, and for amounts greater than \$5m, you will earn our standard NetBank Saver account variable interest rate applicable at the time. This offer is available for a limited time. <sup>1</sup>	With the NetBank Saver, you have instant access to your money, 24 hours a day, 7 days a week. Earn a competitive rate of interest, pay no monthly account fee and there is no minimum balance requirement.
 <a href="#">Hide interest rates</a>		<a href="#">(See important information)</a>
<b>Interest Rate</b>	5.85% p.a.	4.75% p.a.
 <a href="#">Hide account usage fees in Australia</a>		
<b>Account fee</b>	Free	Free
<b>NetBank transfers<sup>2</sup></b>	Free	Free
 <a href="#">Hide fees for selectable account features</a>		
<b>Statement frequency</b> 6 monthly	Free	Free
<b>Statement delivery</b> Online (via NetBank)	Free	Free
Paper (by mail)	Free	Free

# Appendix – Demonstration 2

NetBank Saver - Special Offer

Application number - AA500001481107

Account details

Review & submit


Contact us

Talk to us about accounts on **13 2221**, 24 hours a day, 7 days a week.

## Account details

\* = Required

Please select your preferred account options below.

- \* Account mailing address   LEVEL 3 10 DAWN FRASER AVE SYDNEY OLYMPIC PARK NSW 2127  
 LEVEL 3 SYDNEY OLYMPIC PARK NSW 2127

If you choose online, you will stop receiving paper statements and notices and instead obtain them via NetBank or notices only via email (or we may choose to send you a particular notice by paper). We'll send you notification that your statement or notice is ready to view in NetBank via email and NetBank bank message. Remember to check your bank messages and emails regularly and advise us if you change your email address. You can switch back to paper at any time by going to **View accounts** and then **Statements**.

- \* Statement option  Online (via NetBank)  Paper (by mail)

\* Tax File Number option 

\* Tax File Number

## Deposit details

\* Deposit money into this account?  Yes  No

\* Account to transfer deposit from

\* Deposit amount

CANCEL

SAVE & COMPLETE LATER

NEXT >



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# Appendix – Demonstration 2

## NetBank Saver - Special Offer

Application number - AA500001185373

Account details

Review & submit

### Contact us

Talk to us about accounts on **13 2221**, 24 hours a day, 7 days a week.

### Review & submit

Please review your application details below to check that they are correct before submitting your application. If you would like to change any of the details, click **Change**.

#### Account details

[Change](#)

Account mailing address	LEVEL 3, 10 DAWN FRASER AVE, SYDNEY OLYMPIC PARK NSW 2127
Statement option	Online (via NetBank)
Deposit	\$5.00 from account 700010669821 Priv Acct
Tax File Number option	Do not declare

#### Terms & conditions

To apply for a NetBank Saver online, you must choose to receive the Transaction, Savings and Investment Accounts General Information and Terms and Conditions online. This is a once only election and does not apply to other information we are required to give you from time-to-time. If you choose to receive the terms and conditions online, we will not automatically send you a paper copy by mail, but you may print a copy for your records.

If you choose not to receive the terms and conditions online, you will need to call us on 13 2221 or visit your local branch to open your account.

By ticking the box, I acknowledge that:

- I choose to receive the Transaction, Savings and Investment Accounts General Information and Terms and Conditions online.
- I have received the [Financial Services Guide](#) (PDF 54KB) and [Transaction, Savings and Investment Accounts General Information and Terms and Conditions](#) (PDF 668KB) online and I accept the terms and conditions (including the section on 'Privacy'). I also acknowledge and consent to the use and disclosure of my personal information as detailed in the section on 'Privacy' and confirm that the funds in this account are not held in trust. I also understand that if I do not wish to receive marketing information I can call 13 2221 or go to **Profile & preferences** in NetBank and select **My contact details**.

CANCEL

SAVE & COMPLETE LATER

SUBMIT



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# Appendix – Demonstration 2


Bank message notifying the customer the account has been opened


A summary of the account in PDF format including any specific T&Cs for the campaign





# Appendix – Demonstration 2













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**My quick links:** [Statements](#) | [Scheduled transfers](#) | [Past bill payments](#) | [Scheduled bill...](#) | [Foreign exchange...](#)


### My portfolio

[View summary](#) | [View details](#)

My accounts	\$223.45 CR
 Complete Access	\$0.00 CR
 Pensioner Security	\$0.00 CR
 NetBank Saver	\$5.00 CR
 NetBank Saver	\$0.00 CR
 NetBank Saver	\$0.00 CR
 NetBank Saver	\$0.00 CR
 AwardSaver	\$15.74 CR
 Pensioner Security	\$23.53 CR
 Cash Investment Acc	\$4.00 DR
 Priv Acct	\$15.18 CR
 Streamline	\$0.00 CR
 Complete Access	\$168.00 CR

Note: The amount noted in **Available funds** may include cheques awaiting clearance.

### My future transactions


 You don't have any future transactions scheduled.


**Transfer money** | **Pay a bill**

[View account details](#) | [Change account details](#)

**View transactions**

- [View accrued interest](#)
- [Transfer money](#)
- [View online statements](#)
- [Transfer money to multiple accounts](#)

 **You have a new statement and an important notice to view**  
18 Jan 2011 - 10:26 PM

 **You have a new statement to view in NetBank**  
16 Jan 2011 - 10:28 PM

Get free pc protection with McAfee® Internet Security for 6 months. [More info](#)

Welcome  
CBM 10


**Last log on:**  
1:53:04 PM (Sydney time)  
3 February 2011

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# Core Banking Modernisation



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