

## Mobile Banking FAQ

### What is Mobile Banking?

The Mutual has introduced Mobile Banking, a version of our NetDirect Internet Banking facility which has been designed to work on most mobile devices. Mobile Banking has been developed to address certain limitations which exist in some mobile devices, such as smaller screen size, reduced download & upload speeds as well as reduced functionality, compared to a regular computer.

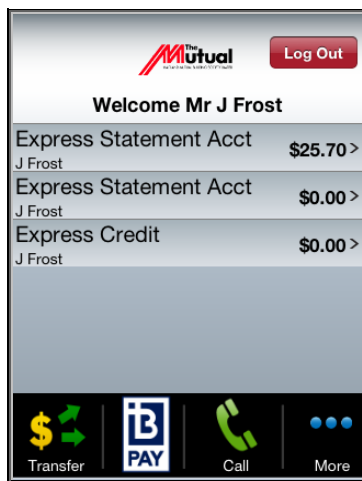
### What are some of the features of Mobile Banking?

Mobile Banking has many of the same features as Internet Banking, including :

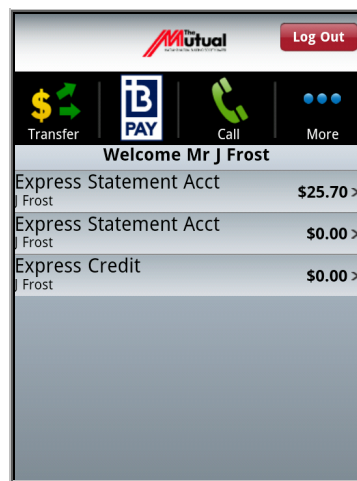
- Viewing account balances
- View previous transactions
- Transfer money to both internal accounts and accounts at other Financial Institutions
- Create transactions to happen at a future date, and/or on a recurring basis
- Pay bills via BPAY<sup>®</sup>
- View interest credited and debited to/from your accounts for both the previous and current financial year
- View and update your personal details such as address, contact numbers and email addresses
- View our BSB number

### What does Mobile Banking look like?

The following screenshots show you what a typical Mobile Banking page looks like:



*Apple iPhone<sup>®</sup> and iPod Touch<sup>®</sup>*



*Android<sup>™</sup> based and Windows<sup>®</sup> Phone 7 devices*

### Is Mobile Banking available to everyone?

Mobile Banking is available to all registered Internet Banking users, who have a compatible mobile device.

### What do I need to do to register for Mobile Banking?

If you are already registered for Internet Banking, The Mutual automatically enables access to Mobile Banking. If you are not currently registered for Internet Banking, please complete the online application form [on our website](#) or call our Member Service Department on 1300 688825.

**What devices are supported by Mobile Banking?**

Mobile Banking provides support for many different mobile devices, including Apple iPhone®, Apple iPad®, Apple iPod Touch® (using the Safari browser), most Android™ based devices and most Windows® Phone 7 based devices. Limited support is available for some Blackberry and Nokia devices.

**How do I access Mobile Banking?**

On your mobile device, simply visit [www.themutual.com.au](http://www.themutual.com.au) and click the Mobile Banking button.

**What security features are available to me in Mobile Banking?**

As with Internet Banking, Mobile Banking uses an SSL encryption certificate, giving you piece of mind. Login Names and Access Codes are also used. The Mutual offers members who use Internet Banking a Security Token, and these Tokens can also be used with Mobile Banking. If the login name you use to access Mobile Banking has token security attached to it, you will be prompted for your one time password as you log in to Mobile Banking, just like Internet Banking.

**What fees and charges apply to Mobile Banking?**

The Mutual does not charge any fees or charges for you to use Mobile Banking. Any transaction that you would normally be charged a fee for will still be charged the same fee. Standard mobile phone service provider charges may still apply as they are charged by your mobile carrier, not by The Mutual. It is suggested that you contact your mobile phone service provider for further information.

**Are multiple-to-sign transactions supported on Mobile Banking?**

Currently, transactions that require approval by more than one person are not supported by Mobile Banking. When choosing an account to debit when performing a transfer, or a BPAY®, you will not be able to select any account which requires approval by more than one person.

**I've lost my mobile device, or my mobile device has been stolen. What do I do?**

If you are using a phone based device, you should immediately contact your mobile service provider and alert them that this has happened. Your provider will most likely disable services to the number attached to the SIM card in your device.

Then, you can disable Mobile Banking either by calling our Member Service Department on 1300 688825, or by logging onto Internet Banking and choosing Mobile Banking from the More Services menu, and then selecting "*Disable Mobile Banking*".