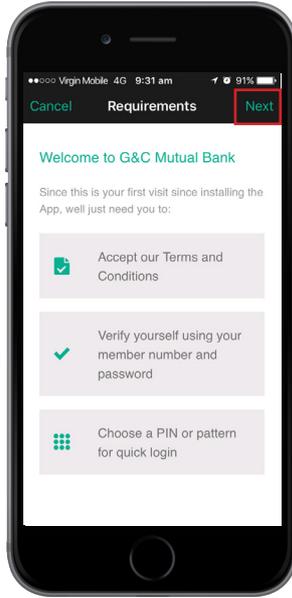


New User Registration Process

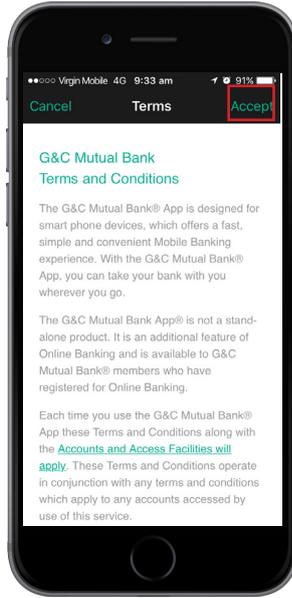
First time users will have to follow the steps below to complete the registration process to be able to set them up for the Mobile App.



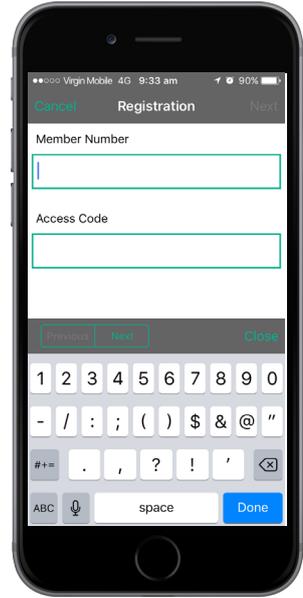
Step 1:
Tap on "Account Balances" to get started.



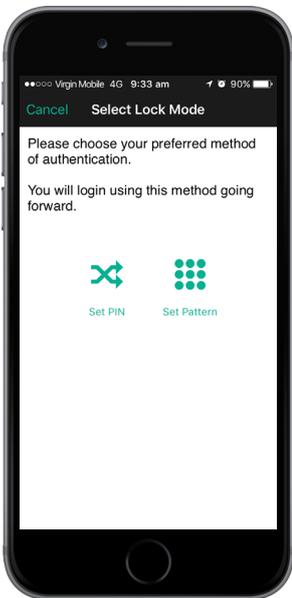
Step 2:
First time users will be prompted with the screen above to complete their registration process. Tap on "Next" at the top right.



Step 3:
Tap on "Accept" to confirm you accept our "Terms & Conditions".



Step 4:
Register with your member number and password.



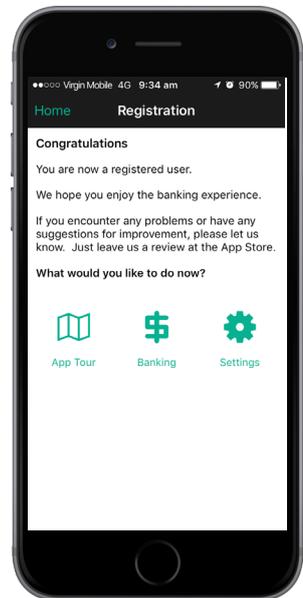
Step 5:
Choose a PIN or a pattern for quick login.



Step 6:
Create for 4-9 digit PIN (if you chose PIN in Step 5).



Step 7:
Confirm your PIN.



Step 8:
You are now a registered user. You can now choose to take a quick App Tour, do your banking or go to your settings.

Use “Quick Balance” to view your account balance without logging in

You can now quickly view the balance of a nominated account by double tapping on the orange ‘Account Balances’ tile in the Mobile App.

To nominate a Quick Balance account, login to the Mobile App using your PIN or Pattern. Under Settings, select ‘Set Quick Balance Account’. Nominate your Quick Balance account by tapping on your desired account.



Card Management

G&C Mutual Bank is always looking at ways to improve security of our members and that's why we have added this security feature to the Mobile App.

Lock/Unlock Card

If you have misplaced any of your G&C Mutual Bank cards, then with the help of the Lock/Unlock Card feature you can lock your cards temporarily via the Mobile App. If you happen to find your card, you can even unlock it via the Mobile App.

Change PIN¹

You can change the PIN on any of your G&C Mutual Bank cards at anytime within the secure environment of the Mobile App. Your new PIN will be available to use straight away.

Points to note:

Direct debit, recurring and scheduled payments associated with account linked to a card will still be processed successfully if a temporary block is placed on the card. All other transactions will be declined. The temporary block will remain until modified by the member via the Mobile App.



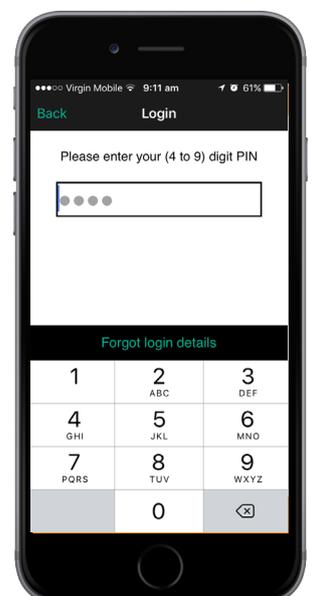
SMS and Email Notification²

You will receive an SMS and Email notification if any of the below has been performed on your account:

- Activate card
- Attempt transaction on locked card
- Change PIN
- Lock card
- Replace damaged card
- Stop and order new card
- Unlock card
- Stop card

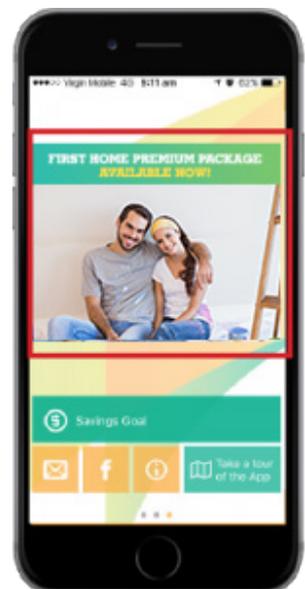
Set up a PIN or a Pattern for quick access

You will be asked to set up a PIN or Pattern when you register your device and you can use this PIN or pattern to access Quick Banking functions.



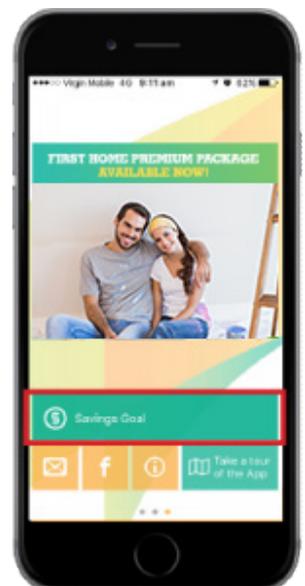
Take advantage of the special offers and apply online

Take advantage of our special offers directly through the Mobile App. You can apply online and accept these offers through the Mobile App.



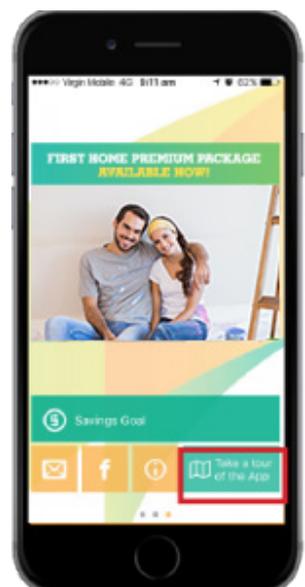
Set up savings goal and track your progress

Set, plan, track and manage your savings goal and visualise your progress towards achieving the goal. Simply login to our Mobile App using your PIN, select 'Set Savings Goal' from the settings menu and follow the steps to set up and personalise your savings goal.



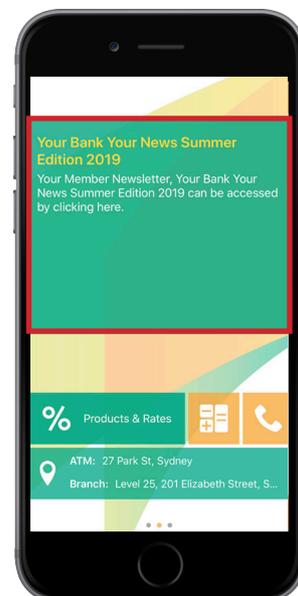
On-boarding tour

Members who are registering their application, or updating to the latest version, will be greeted with an on-boarding tour to help improve their understanding of the Mobile App features.



Stay informed about with G&C Mutual Bank news and information

Members who are registering their application, or updating to the latest version, will be greeted with an on-boarding tour to help improve their understanding of the Mobile App features.

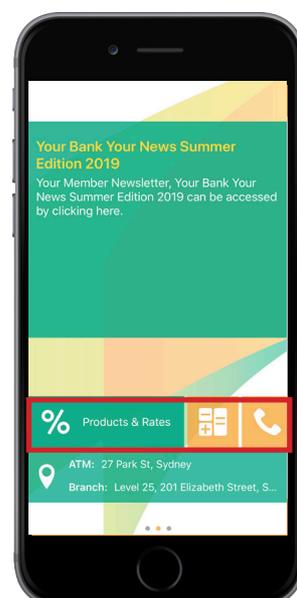


View our competitive products, current interest rates and handy calculators

Take a look at our current rates across Savings, Investments, Home Loans, Personal Loans, Term Deposits and Credit Cards - all in one place.

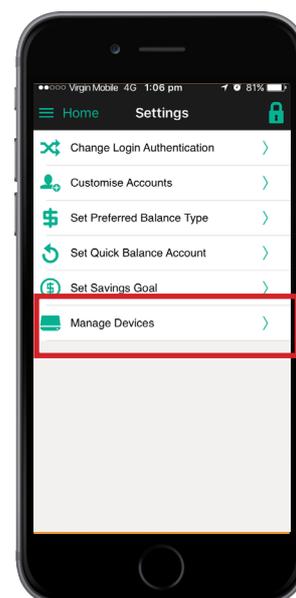
Access our handy calculators and calculate how much you can save or borrow

We have a range of handy calculators included in the Mobile App to help you better manage your finances.



Ability to deregister a device remotely

If you lose a device or are no longer the owner of a device, you can choose to remotely remove the Mobile App from any of your associated devices. From the top menu go to Settings, click on Manage Devices and follow the prompts to remotely deregister the application from a device that's lost or stolen.



1. To access this facility you must be registered for SMS One Time Password service.

2. We have now made it easier for our Mobile App users to be notified about a payment they've made. When they have made a transfer or a BPAY using Mobile Banking, they get notified by an email from G&C Mutual Bank. The email includes basic details, like the date and time of the transaction, the payment amount, transaction description and receipt number.