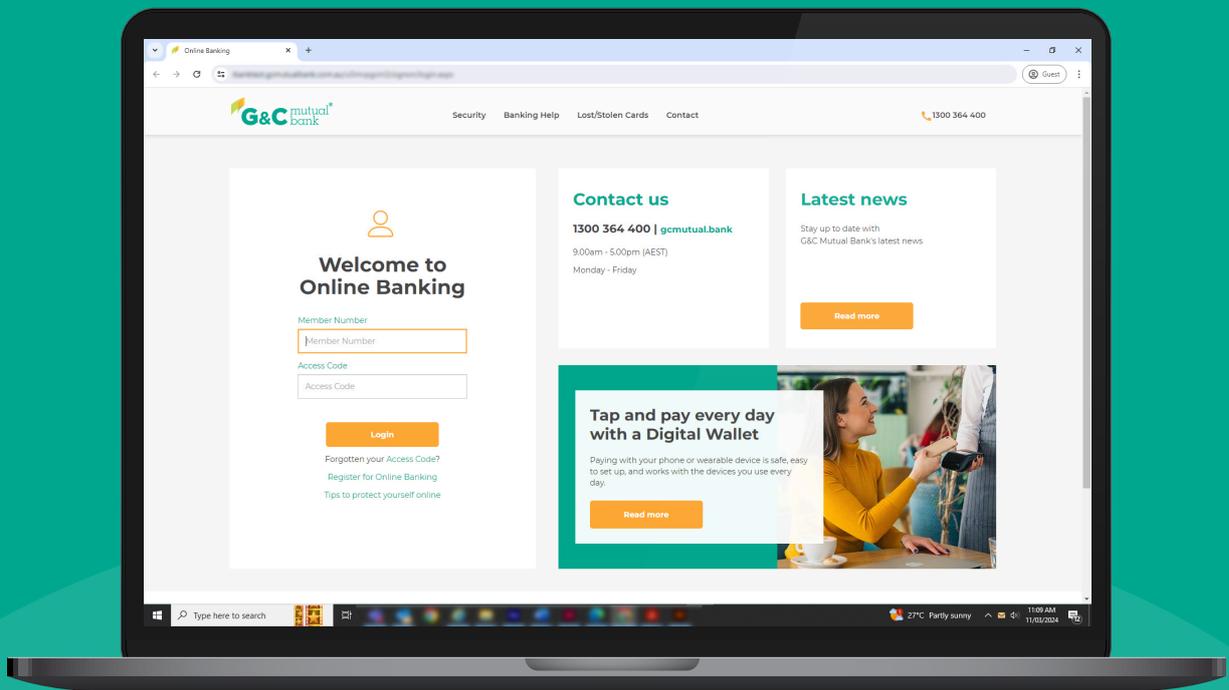
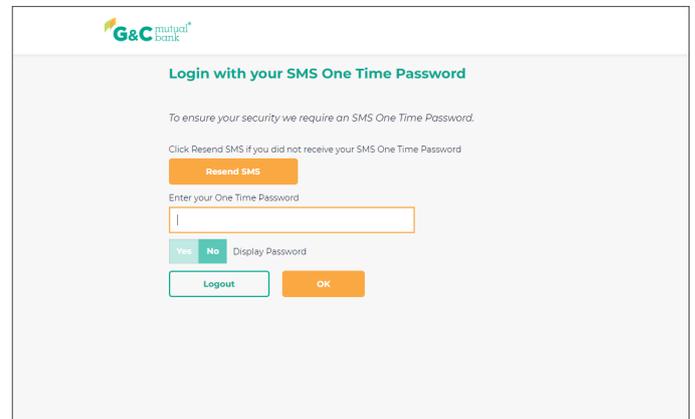
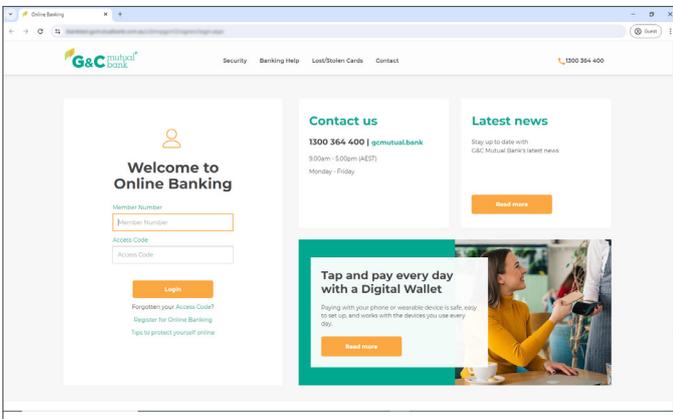
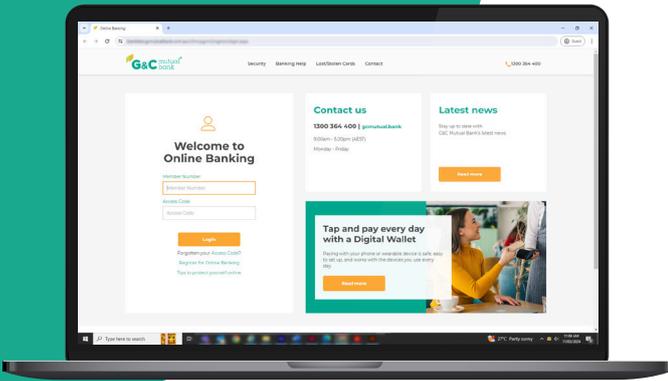


How to open a term deposit in Online Banking



We're ready to help you
1300 364 400 | www.gcmutual.bank
It's your bank, because you own it.

Open a term deposit in Online Banking

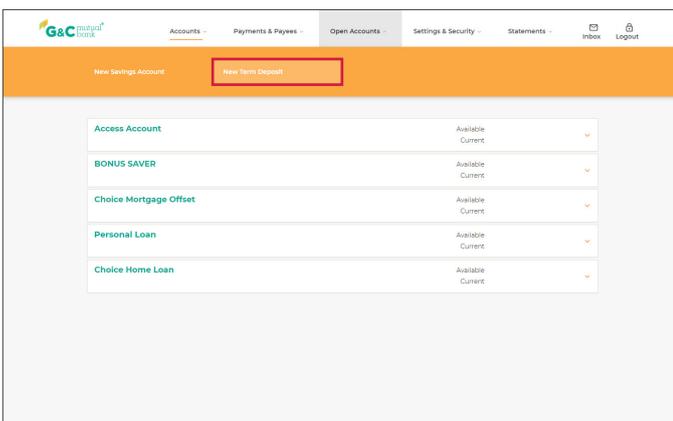


1

Log into Online Banking.

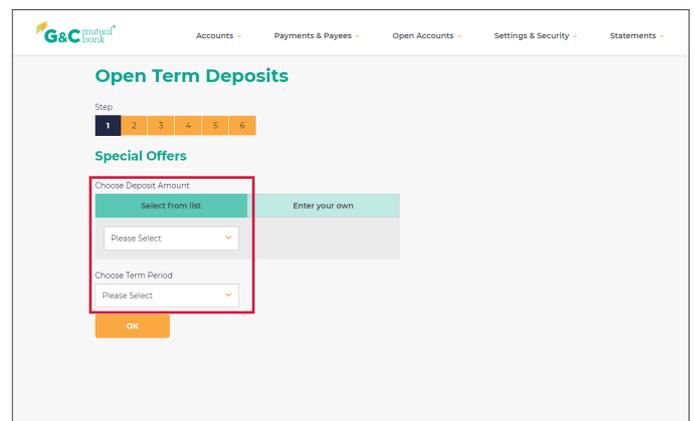
2

An SMS One Time Password will be sent to your mobile device. Enter the One Time Password and select 'OK'.



3

Select 'New Term Deposit' from 'Open Accounts' in the top drop down menu.



4

From the drop down list select '\$1,000.00 - \$9,999,999.00' and the time period you would like to invest your funds. Then, select 'Ok'.

Choose Term Period

12 - 12 Months

Refresh Selection

FIXED TERM DEPOSIT

Click on the relevant interest rate to continue

TERM	Interest Rate
1 - 1 Months	2.500%
2 - 2 Months	3.000%
3 - 3 Months	4.700%
6 - 6 Months	4.850%
9 - 9 Months	5.200%
12 - 12 Months	5.200%
24 - 24 Months	5.000%
36 - 36 Months	4.900%
48 - 48 Months	4.250%
60 - 60 Months	4.250%

5

Select the relevant interest rate that corresponds with the time period you have chosen.

G&C Mutual Bank Accounts Payments & Payees Open Accounts Settings & Security Statements Inbox Logout

Open Term Deposits

Step 1 2 3 4 5 6

Terms and Conditions
Rates are correct to date and are subject to change.

These rates apply to retail deposits only and are only offered for interest paid on maturity, or when the term exceeds one year where interest must be paid annually. Monthly, Quarterly and six-Monthly interest is available with a reduction on the current rate, please contact us if you would prefer one of these options. For terms outside of the advertised rates call 1300 364 400 or visit your local G&C Mutual Bank Service Centre for more details.

Where funds are fully or partially withdrawn from your term deposit prior to maturity, a reduced rate of interest may apply.

For full terms and conditions and further information on Term Deposits, please refer to our Account and Access Facilities Terms and Conditions available on our website.

Yes No I agree with Terms and Conditions

Next

6

Read the terms and conditions. Select 'Yes' to accept these terms and conditions and 'Next' to continue.

G&C Mutual Bank Accounts Payments & Payees Open Accounts Settings & Security Statements Inbox Logout

Open Term Deposits

Step 1 2 3 4 5 6

Applicants List

Client	Relationship	Statement
MEMBER 123456789	Individual	YES

Back Add Applicant Next

7

If this is to be a joint term deposit, select 'Add Applicant'*. If this term deposit is for yourself, select 'Next' and skip to Step 11.

G&C Mutual Bank Accounts Payments & Payees Open Accounts Settings & Security Statements

Open Term Deposits

Step 1 2 3 4 5 6

New Applicant Details

Member Number

Access Code

Back Next

8

Additional applicants will need to enter their Member Number and Access Code into the fields and select 'Next' to continue.

G&C Mutual Bank Open Term Deposits

Step 1 2 3 4 5 6

Applicants List

Client	Relationship	Statement	Remove
MEMBER 123456789	Joint A/C Holder	Yes No	
MEMBER 987654321	Joint A/C Holder	Yes No	

Signatories

Please indicate the number of signatories required to operate the account.

1

Back Add Applicant Next

9

Select 'Yes' for each member who would like to receive statements.

G&C Mutual Bank Open Term Deposits

Step 1 2 3 4 5 6

Applicants List

Client	Relationship	Statement	Remove
MEMBER 123456789	Joint A/C Holder	Yes No	
MEMBER 987654321	Joint A/C Holder	Yes No	

Signatories

Please indicate the number of signatories required to operate the account.

1

Back Add Applicant Next

10

Select the number of signatories required to operate the account, then select next.

*Please note, the other member must be present as they will need to enter their Member Number and Access Code.

Open Term Deposits

Step 1

Select Account Details

Your chosen product

Account Name	MDS
Product	FIXED TERM DEPOSIT
Interest Rate	5.20%
Term	12 Months
Interest Paid	On Maturity
Amount	\$1,000 to \$9,999,999

Transfer from

Internal Account

Choice Available

Amount

\$ 100000

Maturity Date

30 MAY 2025

Choose what you would like to do at the end of the term

End of the term options

Rollover my term deposit

11 Select the account you would like to transfer from.

Step 2

Select Account Details

Your chosen product

Account Name	MDS
Product	FIXED TERM DEPOSIT
Interest Rate	5.20%
Term	12 Months
Interest Paid	On Maturity
Amount	\$1,000 to \$9,999,999

Transfer from

Internal Account

Choice Available

Amount

\$ 100000

Maturity Date

30 MAY 2025

Choose what you would like to do at the end of the term

End of the term options

Rollover my term deposit

Choose what you would like to do with your interest

Interest options

Reinvest in my term deposit

12 Enter the amount you would like to invest.

Your chosen product

Account Name	MDS
Product	FIXED TERM DEPOSIT
Interest Rate	5.20%
Term	12 Months
Interest Paid	On Maturity
Amount	\$1,000 to \$9,999,999

Transfer from

Internal Account

Choice Available

Amount

\$ 100000

Maturity Date

30 MAY 2025

Choose what you would like to do at the end of the term

End of the term options

Rollover my term deposit

Choose what you would like to do with your interest

Interest options

Reinvest in my term deposit

Back Next

13 From the drop down list select your instructions for the funds on maturity.*

Interest Paid

On Maturity

\$1,000 to \$9,999,999

Transfer from

Internal Account

Choice Available

Amount

\$ 100000

Maturity Date

30 MAY 2025

Choose what you would like to do at the end of the term

End of the term options

Rollover my term deposit

Choose what you would like to do with your interest

Interest options

Reinvest in my term deposit

Back Next

14 From the drop down list select your instructions for the interest earned*, then select 'Next' to continue.

New Term Deposit - Confirmation

Step 5

You have requested to open an account with the following details.

Account Information:

Account	MDS
Account Name	FIXED TERM DEPOSIT
Transfer From	
Interest Rate	5.20% (Flat)
Frequency	On Maturity
Interest Paid	Credit
Term	12 Months
Maturity Date	30 MAY 2025
Amount	\$100,000
End Of Term	Credit
Statement	Yes

Back Confirm

15 Review the details of your new term deposit carefully to ensure they are correct. Select 'Back' if you need to make changes or select 'Confirm' if the details are correct.

New Term Deposit - Receipt

Step 6

The following Account has been opened.

Account Information:

Account	FIXED TERM DEPOSIT
Account Name	FIXED TERM DEPOSIT
Transfer From	
Interest Rate	5.20% (Flat)
Frequency	On Maturity
Interest Paid	Credit
Term	12 Months
Maturity Date	30 MAY 2025
Amount	\$100,000
End Of Term	Credit
Statement	Yes

Account Details:

Account	77028351 FIXED TERM DEPOSIT
Account Open Date	30 MAY 2024 16:58
Deposit Number	

Warnings: Your FTD will be mailed out to you soon.

Print Receipt Finish

16 You will receive a receipt for your new term deposit. Select 'Print Receipt' if you wish to print a copy of your receipt. Select 'Finish' to return to your Accounts list.

*If you select 'Transfer funds to my account', you will need to enter the account information for the account that will receive the funds.

It's **your** bank,
because **you own it.**

G&C Mutual Bank

1300 364 400

info@gcmutual.bank

www.gcmutual.bank

Unity Bank Limited

ABN 72 087 650 637 | AFSL and Australian Credit Licence 238311

