

Moving to Australia made simple.



Training guide exclusive to Global
Alliance Program Partner only.



CommonwealthBank

Message to Global Alliance Program partners.

Welcome to our Global Alliance Program where you will benefit from our digital first approach – helping you and your clients take full advantage of our market-leading technologies to interact with us online. You will be supported by a network of Partnership Managers located both onshore in Australia and offshore in China, the United Kingdom and Europe.

To support this, we have updated the ‘Moving to Australia’ website, providing your clients with easy tips for moving, working and studying in Australia. It also contains helpful information to guide them along every step of their journey.

This Global Alliance Program training guide is designed to help you support your client who has requested assistance with navigating the Commonwealth Bank Moving to Australia webpage.

It is all part of our ongoing commitment to assist your clients with their journey to Australia.

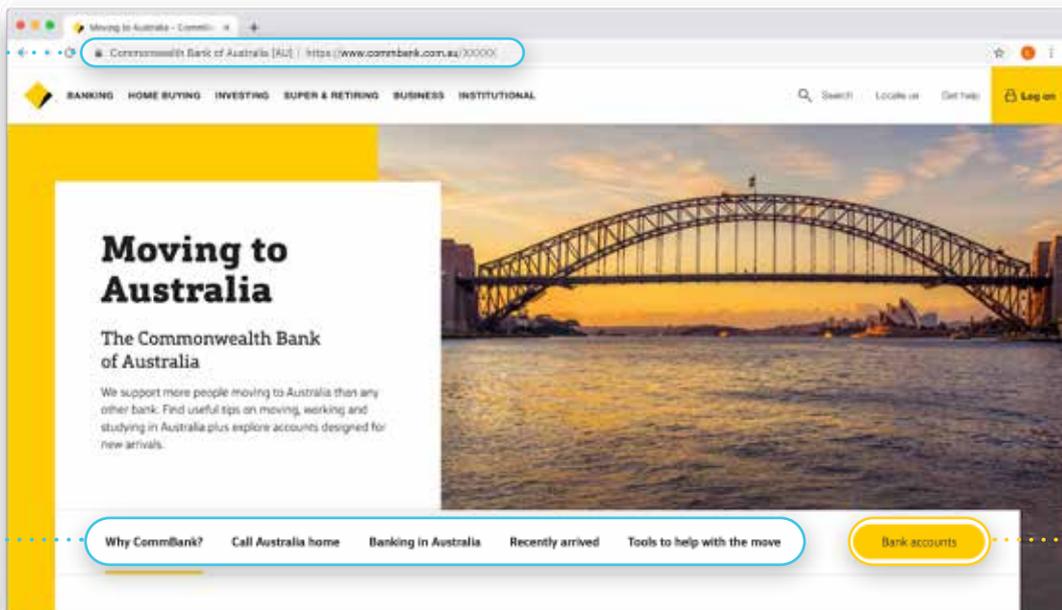
Key things to know:

- Your role as a Global Alliance Partner (GAP) is **only** to direct clients to your dedicated URL linking to our ‘Moving to Australia’ webpage.
- Clients must complete all steps of the account opening process themselves.
- This training guide is **only to be used by you** when clients request your assistance to navigate the Commonwealth Bank of Australia (CBA) webpage and/or account opening process.
- Clients need to accept the Terms and Conditions, including the section on Privacy, to open a bank account.
- Bank account and online banking login details are **confidential** to clients. In order to maintain confidentiality only the client applying for the account must complete this process.

Moving to Australia made simple with Commonwealth Bank.

Our Moving to Australia page is designed to share helpful information that may assist in preparing your clients for a more seamless transition to their new home. Learn how with this simple training guide.

Make sure to provide your clients with your **dedicated URL**.

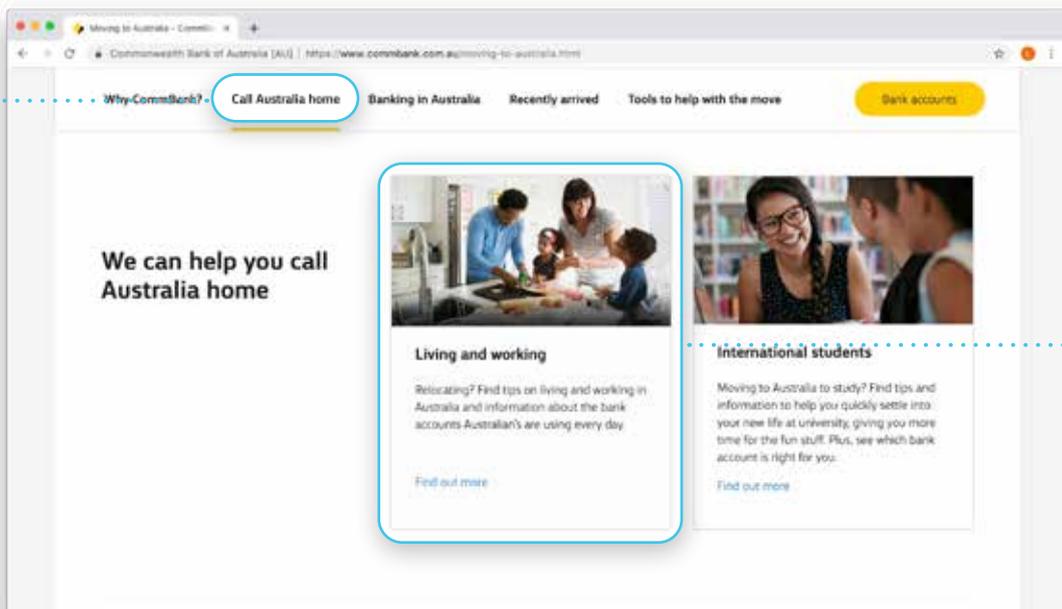


Our landing page provides helpful information for a more seamless and confident banking experience.

At anytime, your client can click **'Bank accounts'** to find out more about Commonwealth Bank accounts and information on the application process.

1

'Call Australia home' provides guidance articles tailored to support your clients move to Australia.



'Living and working' option provides tailored guidance articles for clients considering moving to Australia.

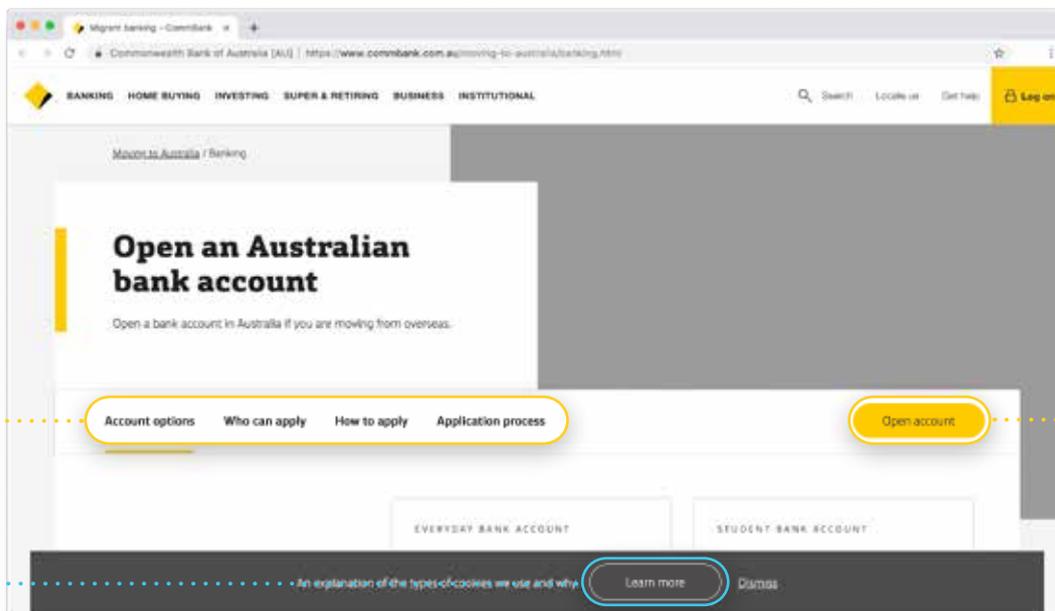
Learn more about Commonwealth Bank accounts.

2

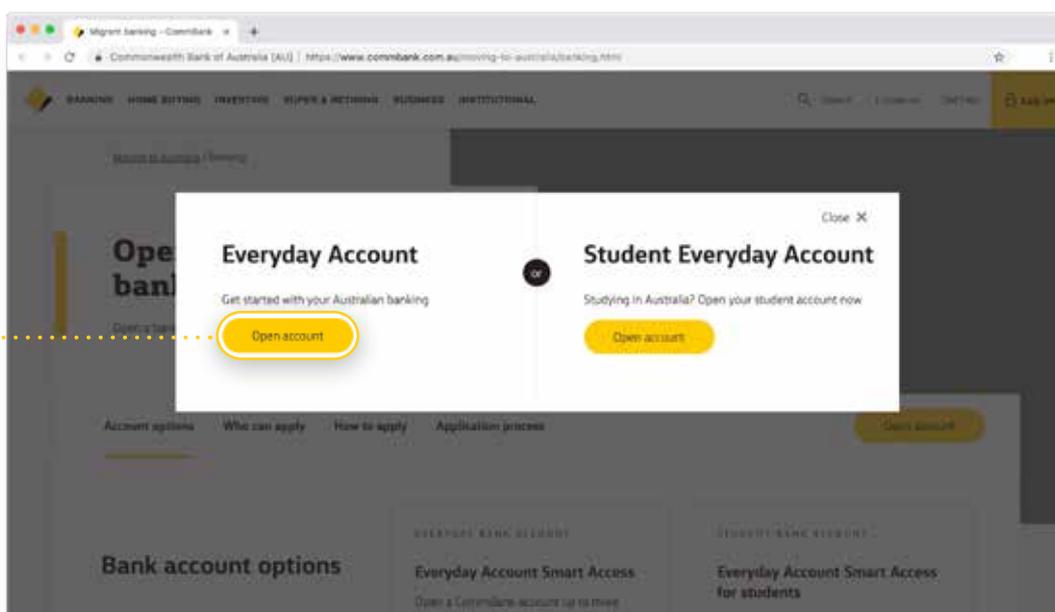
Clients can find information about Commonwealth Bank accounts and how to apply.

Clients need to click on the **'Open account'** button to initiate the account opening process.

3



Clients can click on the **'Learn More'** button to understand how Commonwealth Bank uses cookies.



4

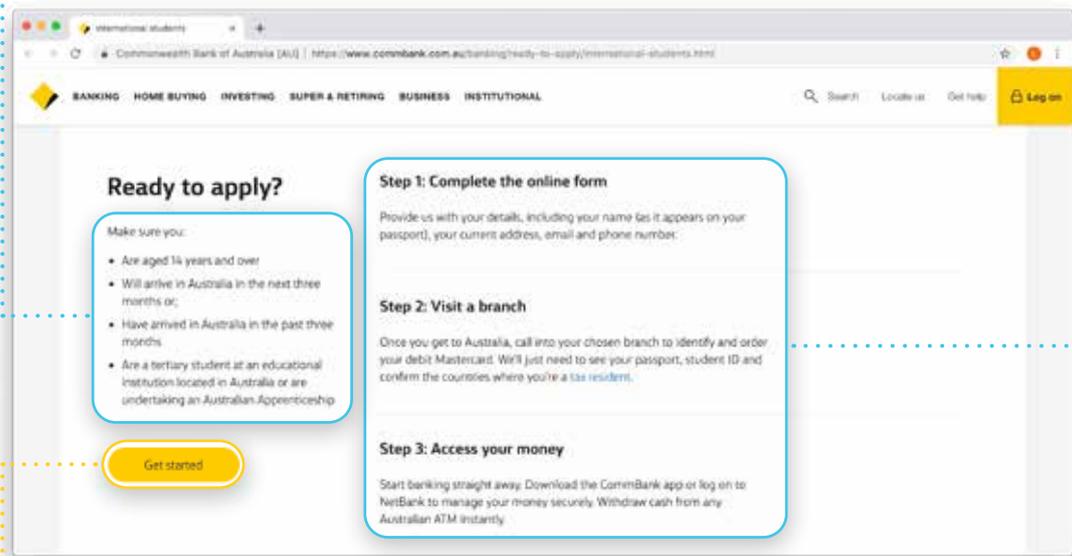
Clients need to click the Everyday Account **'Open account'** button to commence the application process.

Commencing the Commonwealth Bank Everyday Account online application process.

- 5 Prior to completing the Commonwealth Bank online application form the client must review the eligibility criteria and steps involved.

Outlines the eligibility requirements for an Everyday Account.

Outlines the steps involved to open and activate an Everyday Account.



- 6 Click 'Get started' to commence the application process.

All steps must be completed by client

Application page.

- 7 Confirm account choice and indicate whether a single or joint account is required.



■ Clients to confirm they would like to proceed by clicking **'OK'**.

How many people are applying for this account

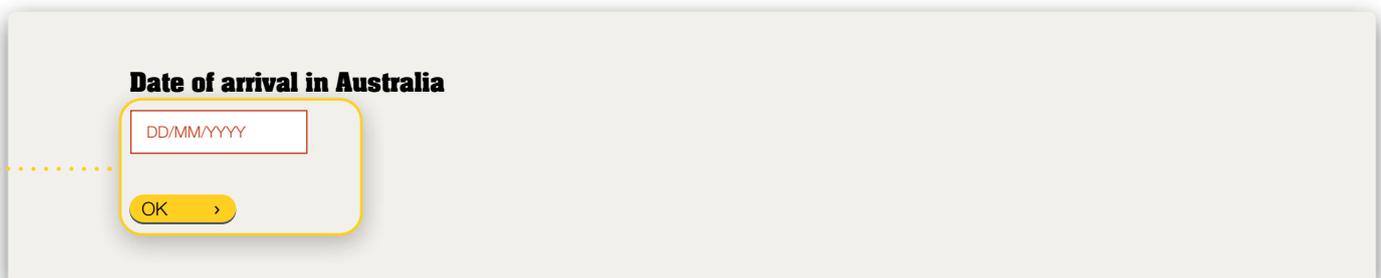
One > Two >

■ Clients need to confirm if the account will be in a single or joint names.

Key things to know:

- If clients would like to open a joint account they should click on the **'Two'** button. This will ensure the application requests the details of each applicant.

- 8 Confirm date of arrival.



■ Clients need to provide their planned date of arrival. They can open an account **up to three months** before or after their arrival in Australia, click **'OK'**.

Key things to know:

- If clients don't know the exact date when they arrive in Australia, they can always provide an estimated date.

Application page.

- 9 It is important that clients provide correct personal information as it will be used to identify them when they visit a branch in Australia.

What are your personal details?
Make sure you enter your name as it appears on your passport.

Title	First Name	Middle name	Last Name
Select		Enter if you have one	

Here's our [Privacy policy](#)

OK >

■ Clients need to provide their names as displayed in their passports, click 'OK'.

■ Clients can read our Privacy Policy to understand how we protect their personal details.

- 10 Clients are required to provide preferred language, email, mobile number and date of birth.

What are your contact details?

Preferred language	Email address	Country code and mobile number
Select	e.g. @xyz.com	

OK >

■ There are some contact details we will need to be able to support your client. Clients should select their preferred language, email address and mobile number. Once they have completed this press 'OK'.

What is your date of birth?

DD/MM/YYYY

OK >

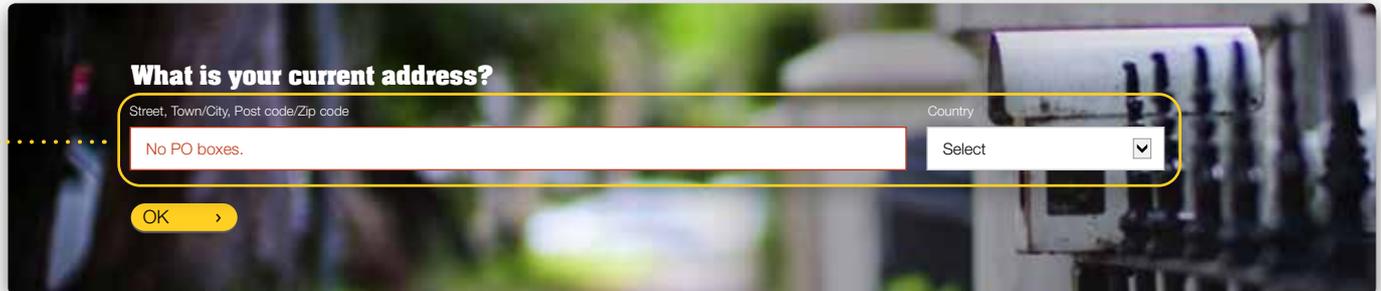
■ Clients need to enter their date of birth in the following format DD/MM/YYYY then click 'OK'.

Key things to know:

- The online banking details will be sent to the email address provided by the client in the application.
- Clients must provide their date of birth as shown in their passport in the format displayed on the application screen.

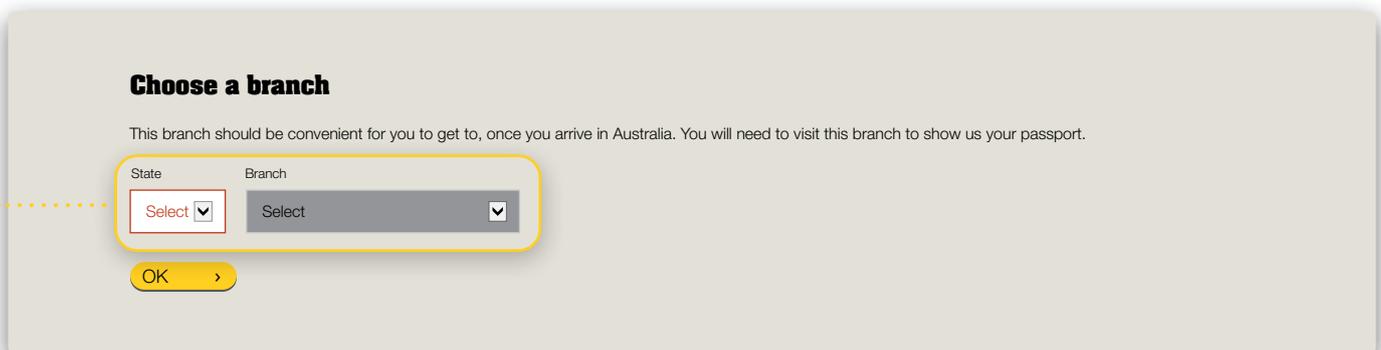
Application page.

- 11 Provide current home country address or address in Australia.



Clients can provide either their home country address or the residential address in Australia if it is known to them at this point of the application, click 'OK'.

- 12 Choose a branch to visit in Australia to complete the identification process and to activate the account.

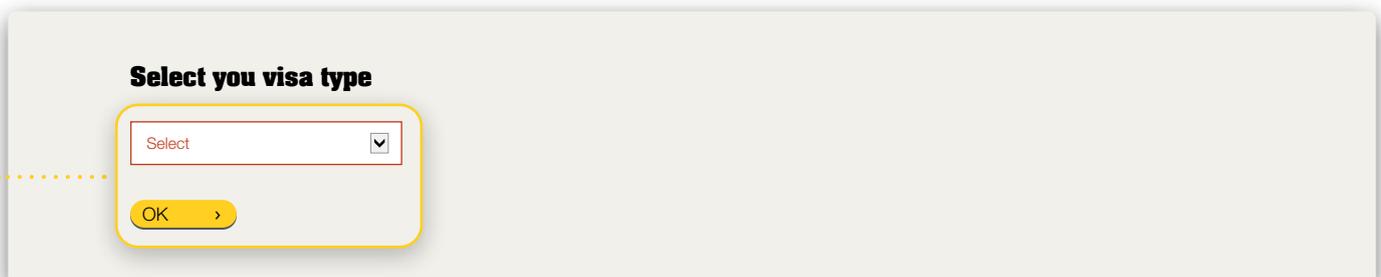


Clients should select a branch that is most convenient for them to attend to complete their identification. In most cases, the branch will have their Debit MasterCard. Our branch staff will also activate full access to NetBank and help set up the CommBank app so they can transact straight away.

Key things to know:

- Clients must select the branch they would like to attend once they arrive in Australia.
- The clients Debit MasterCard will only be ready in the selected branch if they applied for an account more than 7 days prior to arrival. If it is outside of this range, or they are already in Australia, the branch staff will order one for them after they complete their identification.

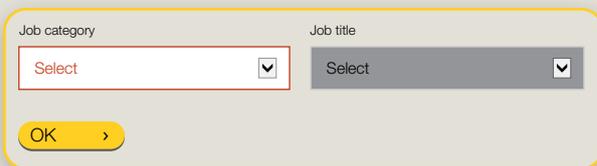
- 13 Choose your visa type and occupation.



Clients will need to select their Visa Type from the drop down list and click 'OK'.

Application page.

What is your occupation?



Job category: Select

Job title: Select

OK >

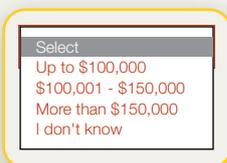
■ Clients will need to use the drop down list to best describe their occupation and then click **'OK'**.

Key things to know:

- The **'Job category'** will need to be selected first before the client specifies their **'Job title'**.

- 14 Choose the appropriate annual salary for a referral to our relationship management service.

What is your annual salary (in Australian dollars)?



Select

Up to \$100,000

\$100,001 - \$150,000

More than \$150,000

I don't know

■ Clients to use the drop down list to choose their current annual salary range and click **'OK'**.

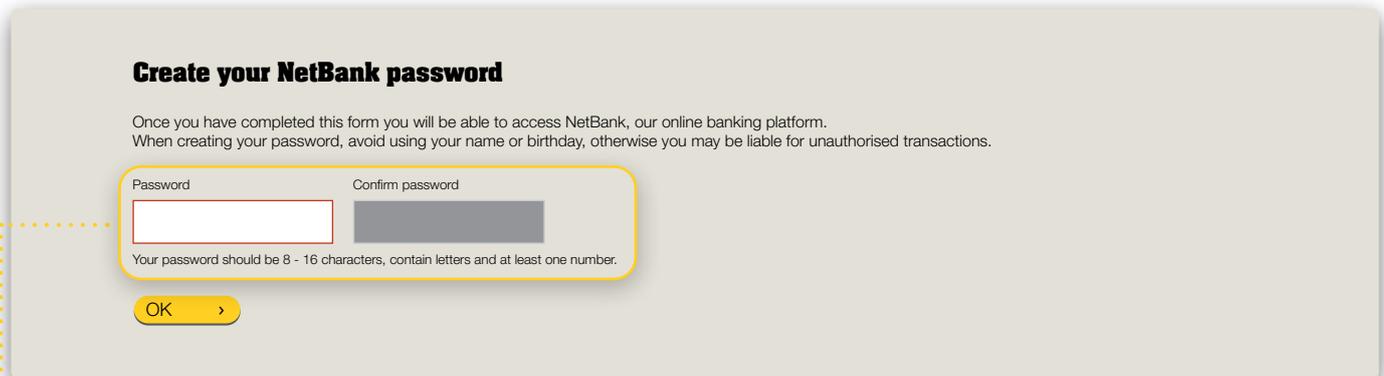
Key things to know:

- The reason we ask for the income band is to make sure we can support the client with the appropriate banking service. Clients with an individual income of more than AUD\$100,001 per year may be eligible for a Relationship Manager.

Application page.

- 15 Clients will need to create an online banking password.

It is important that your clients have privacy when creating an online banking (NetBank) password. Your clients will be able to see their account balances and print a welcome letter when they log on to NetBank.



Create your NetBank password

Once you have completed this form you will be able to access NetBank, our online banking platform. When creating your password, avoid using your name or birthday, otherwise you may be liable for unauthorised transactions.

Password Confirm password

Your password should be 8 - 16 characters, contain letters and at least one number.

OK >

■ Clients must create their own password for online banking, click **'OK'**.

Key things to know:

- To log into NetBank, clients will need their NetBank login ID (will be emailed to the client) and the NetBank password they created.
- Clients will need their NetBank login ID and the NetBank password they created to check the account balance after they deposit funds.
- It is important that your client remembers their NetBank password. Commonwealth Bank are unable to provide this again until they arrive in Australia if they forget it.
- Clients will not be able to change the NetBank password until they visit a branch.
- Clients can reprint their welcome letter by logging into NetBank at anytime prior to activating their account in branch.
- It is very important that your client completes this step on their own for security and privacy purposes.

Application page.

16 Accept Terms and Conditions of the Smart Access account.

Things you should know

By clicking on 'Open now' below to open a Smart Access account you:

- Agree to receive the [Financial Services Guide](#) (PDF 54KB), [Transaction, Savings and Investment Accounts Terms & Conditions](#) (PDF 668KB) & [Electronic Banking Terms and Conditions](#) (PDF 243KB) electronically and accept the Terms and Conditions, including the section on Privacy. If you don't want to receive the Terms & Conditions electronically, please do not open this account online - visit any branch once you arrive;
- Acknowledge that the Bank may pay commission to the agent or organisation assisting you and that if an agent is assisting you, they must not fill out this form on your behalf;
- Are required by law to tell us if you're also known by another name, when you visit a branch;
- Acknowledge that you must have opened your account online more than 7 days before arriving in Australia, to ensure that your Debit MasterCard is ready and waiting for you at your chosen branch. If you applied for your account after arriving in Australia, your Debit MasterCard will be mailed out to your Australian address. Students cannot receive a Debit MasterCard in branch – a card is mailed out to the applicant's address once ID has been verified in branch;
- Acknowledge that once your account is opened online, you will be able to transfer money into it immediately. However, until you have been identified in a Commonwealth Bank branch in Australia, you will be unable to gain full access to your account;
- Acknowledge that we use cookies and similar technologies on our websites and mobile applications to help provide you with the best possible online experience. By using our sites and apps, you agree that we may store and access cookies and similar technologies on your device. Find out more about the types of cookies we use and why here
- Agree that you can opt out of receiving marketing information or change NetBank password only after you have been identified after visiting a branch in Australia;
- Understand that you're automatically opted in to the overdraw feature which is only available to over 18 year olds; and
- Agree that if you have insufficient funds in your account, we may at our discretion, allow you to overdraw your account to honour direct debit, cheque, scheduled BPAY and debit/key card purchases. If this happens, we'll charge a \$10 fee per day regardless of the number of transactions honoured. Interest will also be charged. The current applicable interest rate is 17.94% p.a. but is subject to change. You should only keep the overdraw feature if you think you'll use it irregularly to cover an accidental shortfall in funds. If you need ongoing credit, one of our credit products may be suitable as the applicable interest rate and fees and charges are likely to be lower and consumer credit protection legislation also applies. You can turn the overdraw feature off through NetBank or the CommBank app. Turning it off may cause payments to dishonour and a \$5 dishonour fee will apply. The overdraw feature may impact later credit assessments if you apply for loan products in the future. For full terms and conditions see the [Transaction, Savings and Investment Account Terms and Conditions](#).

Open now >

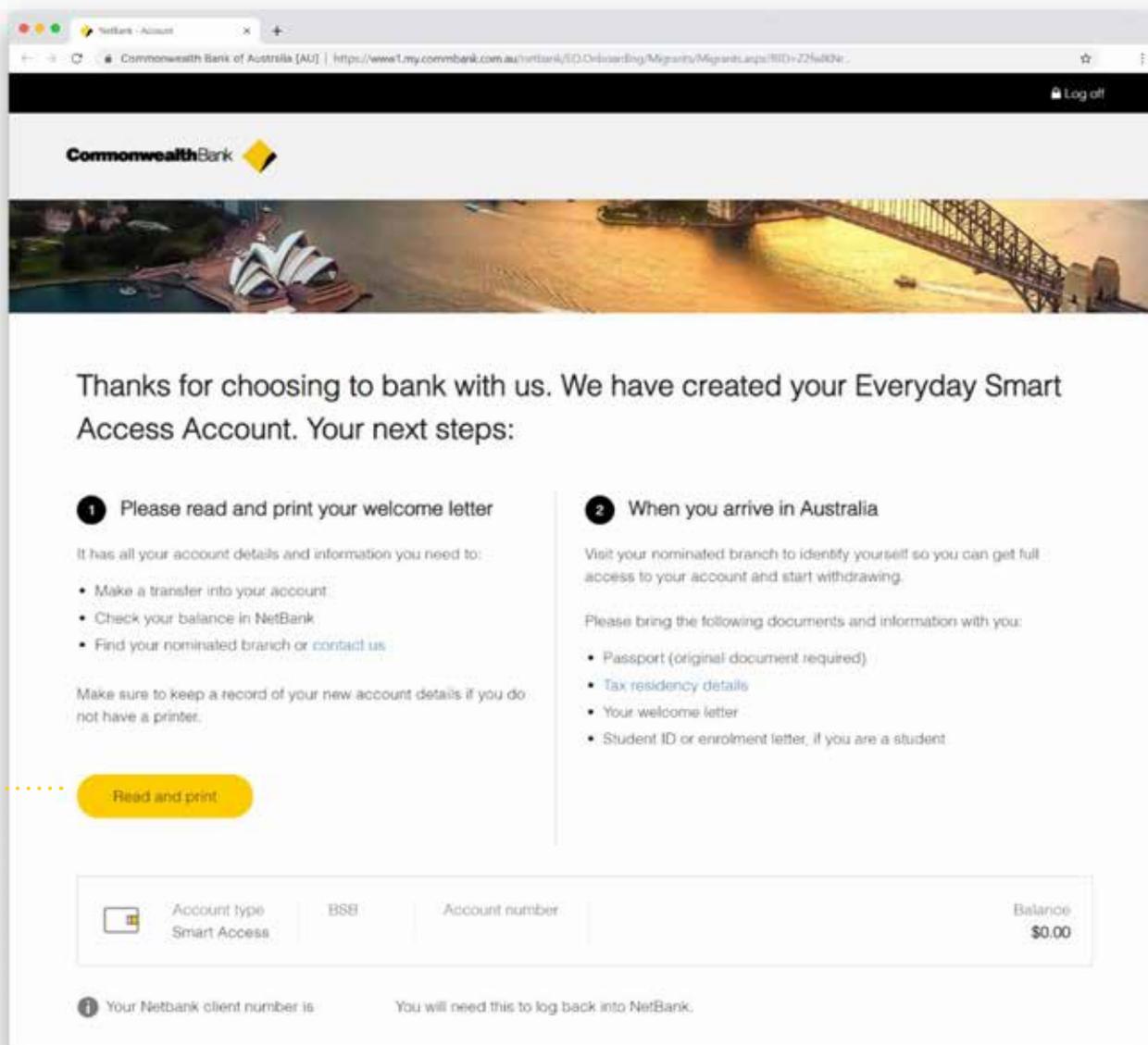
This is the last step of the account opening process. Your clients will need to read and acknowledge the Terms and Conditions of the account. Once complete click '**Open now**'.

Key things to know:

- By clicking '**Open now**' clients agree to Terms and Conditions, including the section on Privacy.

The application is now complete and your clients will be able to read the welcome letter.

The account is now open and clients can find all their bank account details in their welcome letter.



17 Clients can click on **'Read and print'** to access the welcome letter.

Key things to know:

- The account opening process is complete, clients can find their welcome letter, which includes all their bank account details and the location of the branch they need to visit to complete their ID verification on arrival in Australia.
- Clients will be required to bring the following documents and information when they visit their selected branch to be identified:
 - ✓ Passport (original document required)
 - ✓ Tax residency details
 - ✓ Their welcome letter

Should you have any questions about this training guide please contact your Commonwealth Bank Global Alliance Program Partnership Manager.