

Internet Banking User Guide

July 2026

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1. Internet Banking with Summerland

Bank anywhere, anytime on any device. Enjoy a fast, simple and secure banking experience with easy access to your accounts and helpful tools.

Internet Banking Features:

- Check balances and review transaction history
- Transfer funds, schedule payments, and pay bills using BPAY
- Manage PayTo agreements, add payees, and download eStatements
- Apply for home or personal loans
- Access interest summaries, manage cards, change PINs, and open new transaction accounts or Term Deposits.

Summerland Bank

Home Security Register Help

Welcome to Summerland Internet Banking

Customer number

Internet banking password

Login

By logging in, you accept our [Security and Privacy Statement](#)

Forgotten your password? [Reset here](#)

Never screen share or allow access to your computer or device while using Online Banking. Summerland will never ask you to do this. Please contact us immediately if you think your online banking session has been compromised.

© Summerland Summerland Financial Services Limited, trading as Summerland Bank
BSB: 728 728 ABN: 23 087 650 806
AFSL/Australian Credit Licence: 239238

Daily Limits:

- Standard transfer limits are set at \$50,000 per day for Pay Anyone transfers to another Summerland customer, and \$5,000 per day for Pay Anyone transfers to other financial institutions (including BPAY)
- Standard international transfer limits are set to \$1,000 per day. Transfers will fail if the total amount exceeds the daily limit
- When a Business Banking batch needs to be authorised by two or more people, the final person responsible for authorising the batch must have a daily limit sufficient to cover the total batch amount. The daily limit includes any other transaction(s) they have already processed that day
- Otherwise, transactions in the batch will fail once that person's daily limit is reached.
- Customers requiring a higher daily limit will need to contact us on 1300 728 728

2. Online Security

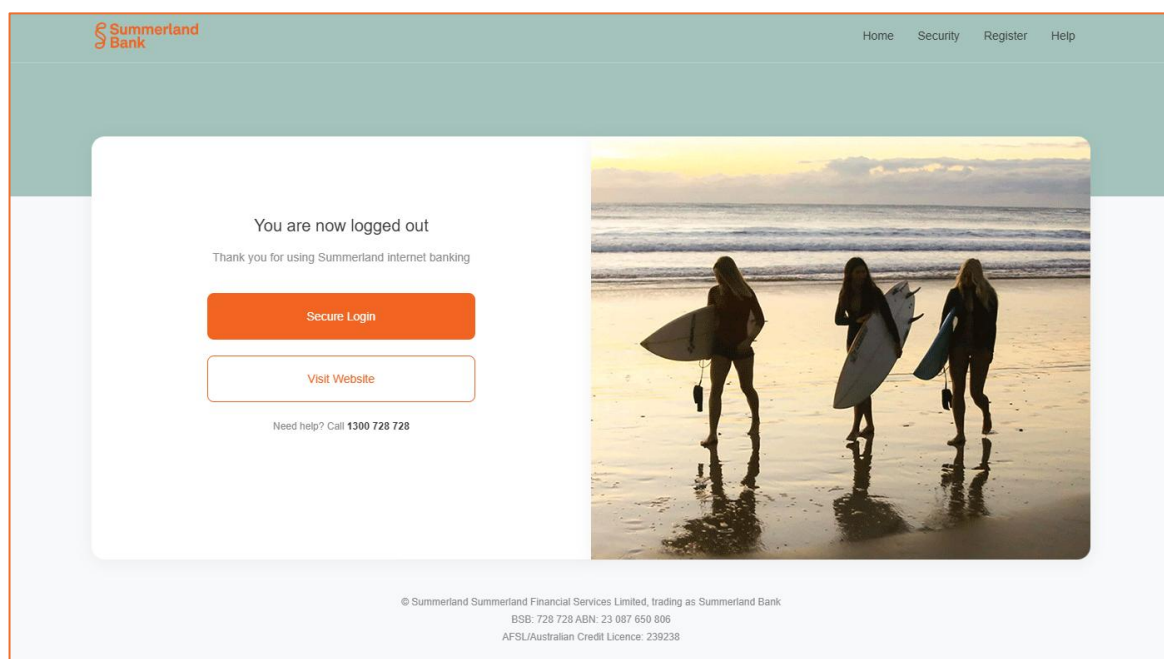
Keeping Your Password Secure

- **Create a strong password** that others cannot guess. Avoid using details such as your date of birth, phone number, or any easily guessed sequence
- **Keep your password secret.** Do not share it with anyone – including family, friends, or other institutions – and never allow anyone to view it
- **Do not write down your password** unless you take reasonable steps to keep it safe. Never store it with your computer or device.
- **We will never ask for your password**

If you suspect someone knows or has used your password, or if you have lost a written copy, **contact us immediately and change your password.**

Staying Secure Online

- Keep your computer or device free from malware by updating software regularly. Use reputable antivirus and firewall protection
- If you believe your device is infected, do not log in to Internet Banking until the threat is removed. Update your security software, run a full scan, and remove all detected viruses
- Do not open suspicious email attachments or share personal information or passwords via email or phone
- Be alert to phishing scams via email, text messages or phone calls
- Summerland Bank will **never ask** for your password
- Never reply to emails requesting your details.
- Always **log out of Internet Banking** when you have finished.



For more tips on staying safe online, visit our Security Hub at [Security Hub — Summerland Bank](#)

These websites also provide practical tips to assist in protecting your security whilst online:

Scamwatch: <https://www.scamwatch.gov.au/>

Stay Smart Online: <https://www.cyber.gov.au/>

Be Connected (Australian Government): <https://beconnected.esafety.gov.au/>

3. Internet Banking Password

Initial Password Reset

When you first log in to the new Internet banking, Summerland will issue your initial password, which you will need to change the first time you log in.

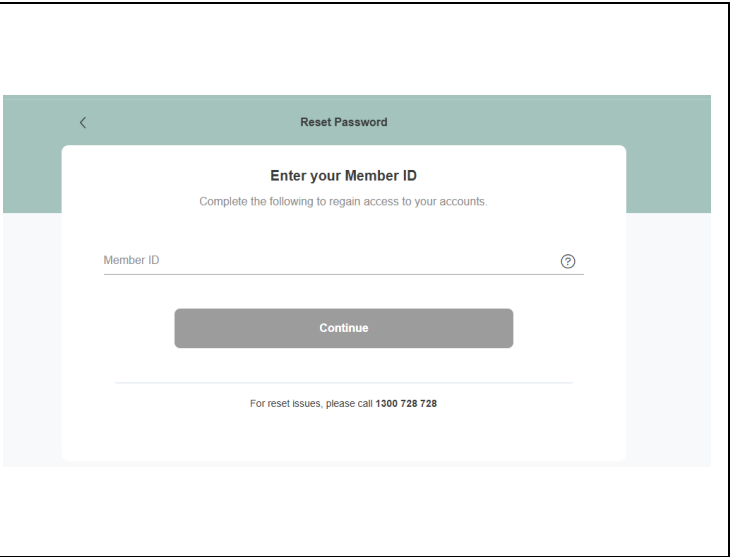
For security, your new password must:

- Be between 8 and 24 characters long
- Include one upper-case letter
- Include one lower-case letter
- Include one number
- Include one symbol

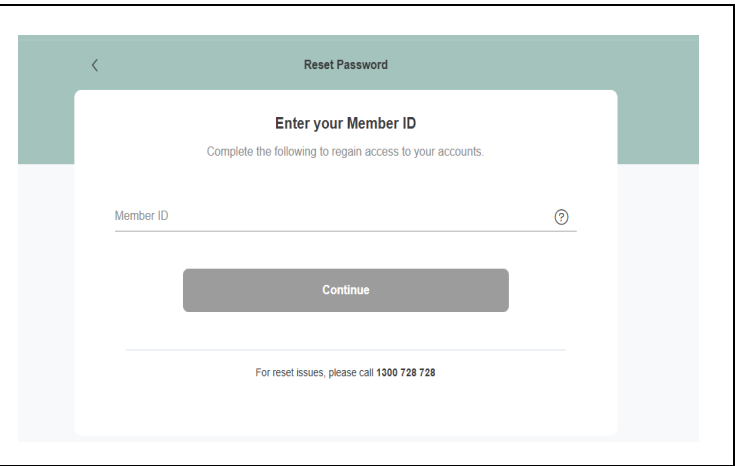
Passwords must **not** contain:

- Part of your name
- Your date of birth
- Your customer number

Forgotten Password – With Security Questions

If you have forgotten your password, you can use the Password Reset function found on the Log In page. Click the 'Reset here' under the Log In button. You will be presented with prompts to enter your details. Answer the security questions that you set up when you registered for Internet Banking. Once you have correctly entered your details, you will be prompted to enter your new password. Input the Two-Factor Authentication (2FA) code sent via SMS to confirm the password change. Note: To use this service, you must have a mobile number registered with Summerland. If you haven't provided Summerland with your mobile number, call us on 1300 728 728.	
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Forgotten Password – Without Security Questions

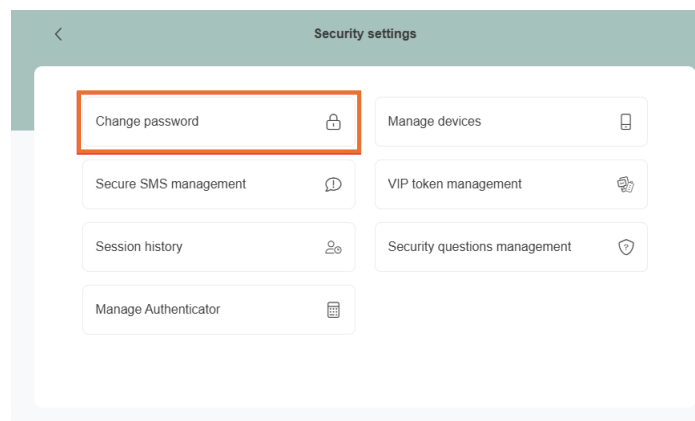
If you have forgotten your password, you can use the Password Reset function found on the Log In page. Click the 'Reset here' under the Log In button. You will be presented with prompts to enter your details. You must pass Two-FactorAuthentication. Note: To use this service, you must have a mobile number registered with Summerland. If you haven't provided Summerland with your mobile number, call us on 1300 728 728.	
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Changing Your Password

We recommend updating your password regularly for added security.

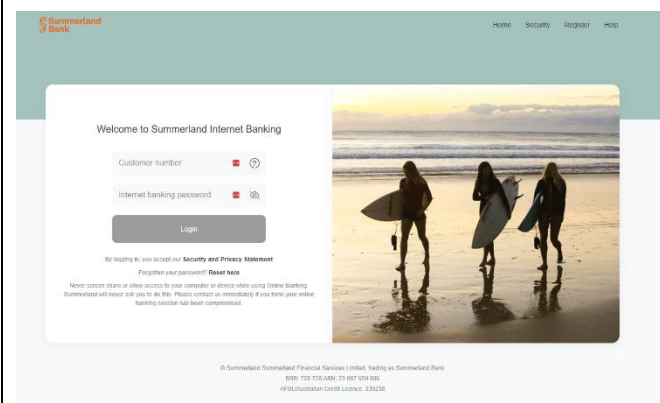
To change your password:

1. Select Settings from the main menu
2. Select Security from the sub-menu
3. Choose '**Change Password**'
4. When prompted, generate and enter your Two-Factor Authentication (2FA) code
5. Enter your current password in the first field, then your new password in the second and third fields
6. Click '**Change Now**' to confirm

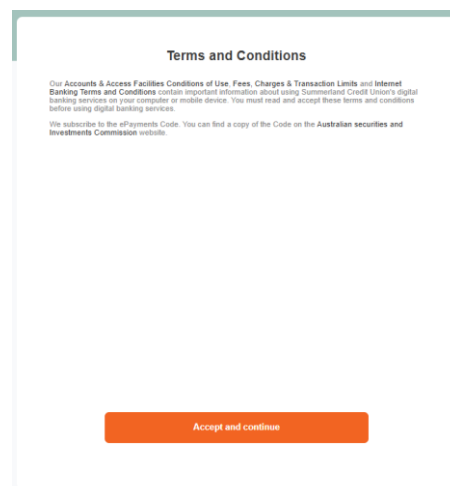


4. Logging in

- Click on '**Login**' from the top toolbar on Summerland's website homepage
- You will be directed to the page on the right to enter your customer/member number and your Internet Banking password



The first time you log in to Internet Banking, you will need to read and agree to the Terms and Conditions by clicking on the '**I accept**' button at the bottom of the page before you can continue.



We recommend you then proceed to complete:

- Set up your security questions
- Two-Factor Authentication
- Register VIP token/app

5. Setting up your Dashboard

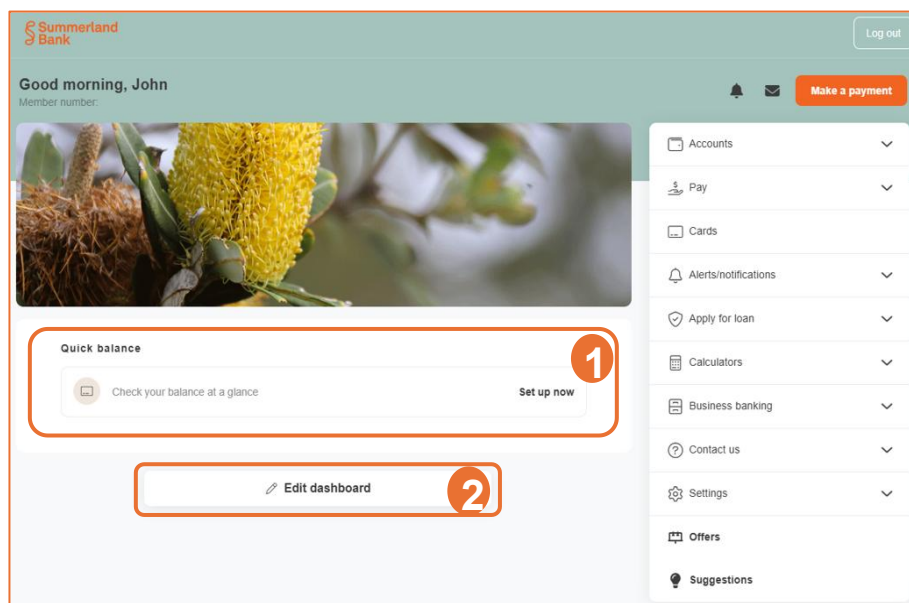
If you are not using the Summerland Mobile Banking App, you will need to set up **Quick Balance** to view your account balances directly on your Internet Banking dashboard.

You can set this up in two ways:

Option 1: Using the Quick Balance Widget

1. Click **Set up** on the *Quick Balance* widget
2. Select the accounts you would like to display
3. Confirm your selection

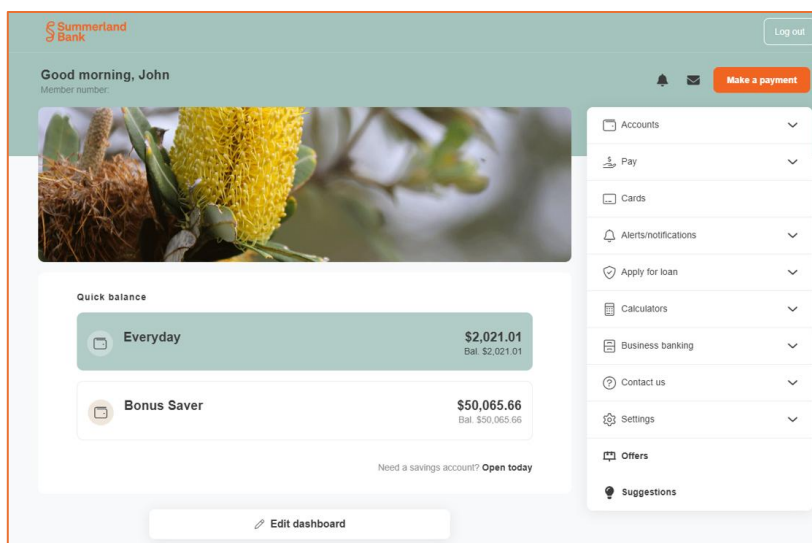
Your chosen accounts will now appear on your main dashboard.



Option 2: Via Edit Dashboard

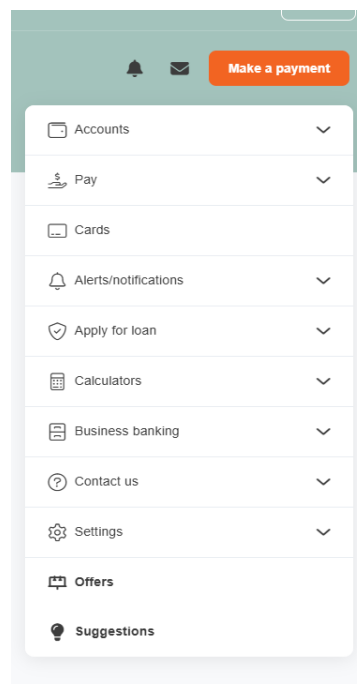
1. Scroll to the bottom of your dashboard and select **Edit Dashboard**
2. Choose **Quick Balance** from the available options
3. Select and confirm the accounts you wish to display

Once set up, your selected account balances will be visible at a glance each time you log in.



6. Navigation

Once you have logged in to Internet Banking, you will see your account balances for the accounts you have selected for Quick Balance. The menu bar on the right provides access to your other functions.



7. Two-Factor Authentication (2FA)

Two-Factor Authentication (2FA) helps protect you from unauthorised transactions on your account. You can choose between two forms of 2FA: Secure SMS or Symantec VIP.

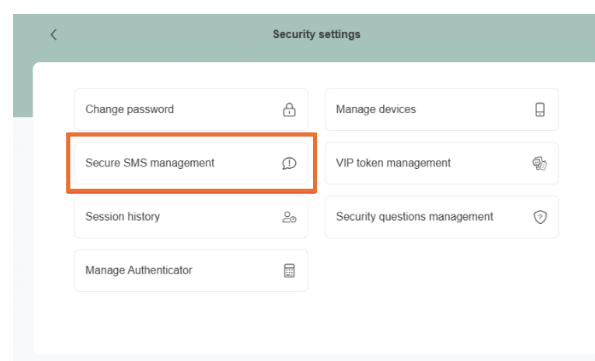
We recommend setting up 2FA when you first log in to Internet Banking, as it is required for certain functions.

Secure SMS

Secure SMS uses your mobile phone to provide an extra layer of security when performing specific actions within Internet Banking. Each time you perform one of these actions, you will be prompted to '**Request SMS Code**'. This sends a randomly generated 6-digit code to the mobile phone number registered with us. Enter the code to validate and continue with your transaction.

To register for Secure SMS:

1. Select Settings from the main menu
2. Select Security from the sub-menu
3. Choose '**Secure SMS Management**'
4. Use the drop-down arrow to display available numbers and select your preferred number
5. Enter the SMS authorisation code you receive
6. Complete the registration



Symantec VIP Security (Token or Mobile App)

A VIP security token is a small device, or a mobile app version of the same thing that adds an extra layer of protection when using Internet Banking.

It works by generating a unique 6-digit code that changes every 30 seconds. Because the code is always new and can only be generated from your token or phone, it helps prove that you really are the person trying to access the account.

You can choose:

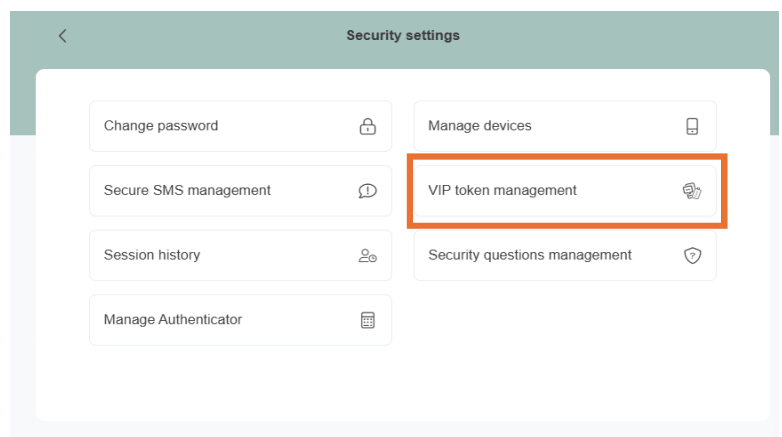
- A physical token you press to display the code, or
- The VIP Access Mobile App, which shows the code on your phone

Either way, the token acts like a digital key – something only you have – making your banking much more secure.

Before you can use Symantec VIP Security, you must first register your token or app in Internet Banking. Please note that initial 2FA is required before registering VIP Security – see Secure SMS above.

To register your token:

1. Select Settings from the main menu
2. Select Security from the sub-menu
3. Choose **'VIP token management'**
4. Request an SMS verification code and enter the code sent to your token/app
5. Enter the credential ID from the token/app
6. Input a code from the token or app
7. Repeat for the next code generated by the token/app
8. Agree to the terms and conditions and complete the registration

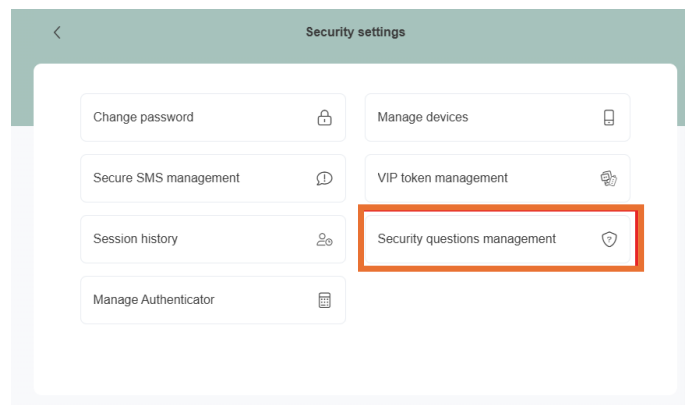


8. Security questions

You will be prompted at registration to set up your security questions.

Three (3) security questions are required; however you can set up to a maximum of five (5) questions.

You can also access and reset your questions from the Security Settings menu.



9. Confirmation of Payee (CoP)

Before making a payment using Pay Someone, the Confirmation of Payee service checks the account name, BSB, and account number against the recipient's bank records.

One of the following results will be returned:

- ✅ Match: The account details match the bank records of the intended recipient
- 🟡 Close Match: The account details closely match the bank records of the intended recipient
- ❌ No Match: The account details entered don't match the bank records of the intended recipient
- 🚫 Account Closed: The account is no longer active
- ❓ No Record Found: The account does not exist
- ⚠️ Error: The service could not confirm the account details you entered match

What each result means:

Match: The account name, BSB and account number you entered match the account details held by the recipient's bank.

Close/No match: You may need to confirm or update the payee's details before proceeding with the payment.

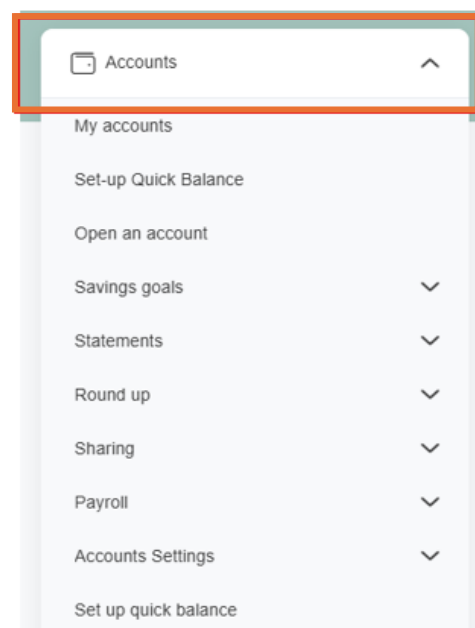
Account Closed/No Record Found: The payment will not be processed.

10. Accounts

Your account balances are displayed under Accounts/My Accounts.

Other functions available in Accounts are:

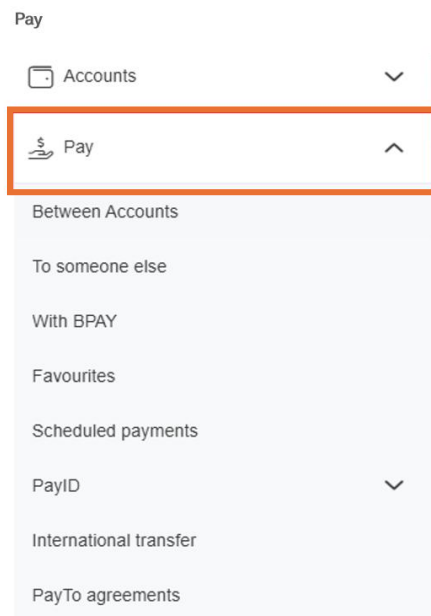
- **Set up Quick Balance:** Select the accounts that will feature on your dashboard and app widget without being signed in.
- **Open an Account:** Open a new transaction or savings account or place money into a new Term Deposit.
- **Savings Goals:** Set up a savings goal and track your progress to reaching your goal.
- **Statements:** Set up and manage eStatements. View the interest details required to complete your tax returns.
- **Round up:** Automatically transfer the spare change from in-store, online and international purchases into another account of your choice.
- **Sharing:** Allows you to manage your sharing arrangements you have set up with other financial institutions.
- **Payroll:** Allows you to see how your salary credits are being allocated to your accounts.
- **Account Settings:**
 - Manage your favourites list – create and search your saved regular payees.
 - Reorder your accounts – change the display order of your accounts.



11. Pay

Use **Pay** to move funds between your accounts, pay bills or pay someone else.

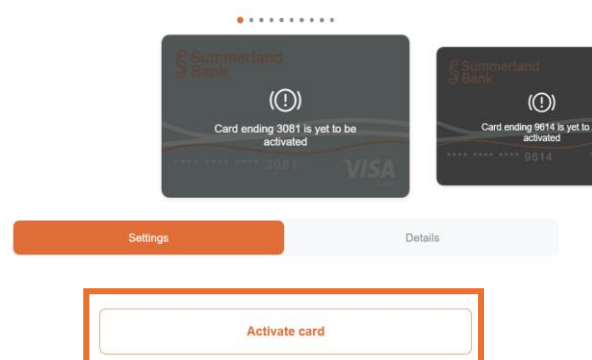
- **Between Accounts:** Move funds between your own accounts, with the option to schedule a transfer in advance
- **To someone else:** Transfer funds to another person at Summerland Bank or another financial institution
- **With BPAY:** Pay a bill using BPAY
- **Favourites:** A list of your favourite transfer destinations for easy access, including BPAY, PayID, and account details
- **International transfer:** Make an international payment via Convera
- **PayTo agreements:** Authorise and manage your payment agreements



12. Cards

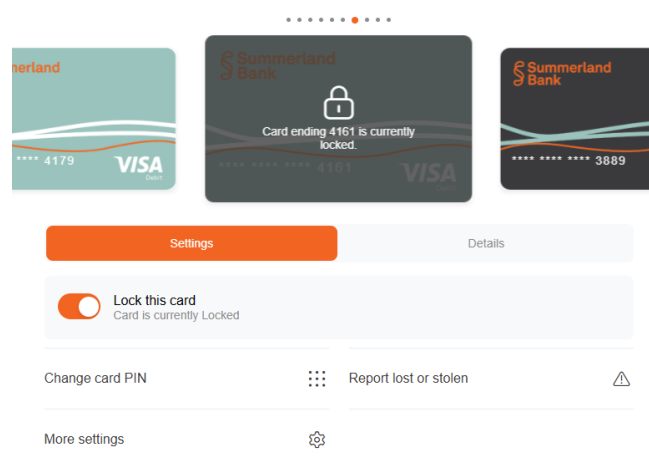
Cards can be activated, reported lost or stolen, or used to change the PIN. You can also confirm which account your card is linked to.

Note: Updating your PIN may take up to an hour after activation before it becomes available to use.



A physical card can be locked/unlocked using the **Lock this card** toggle switch. Locking the physical card will have no effect on direct debits or recurring transfers.

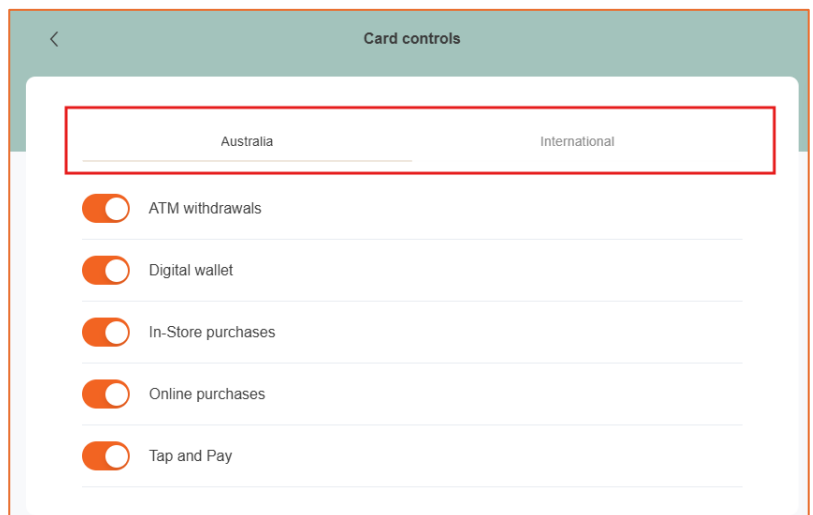
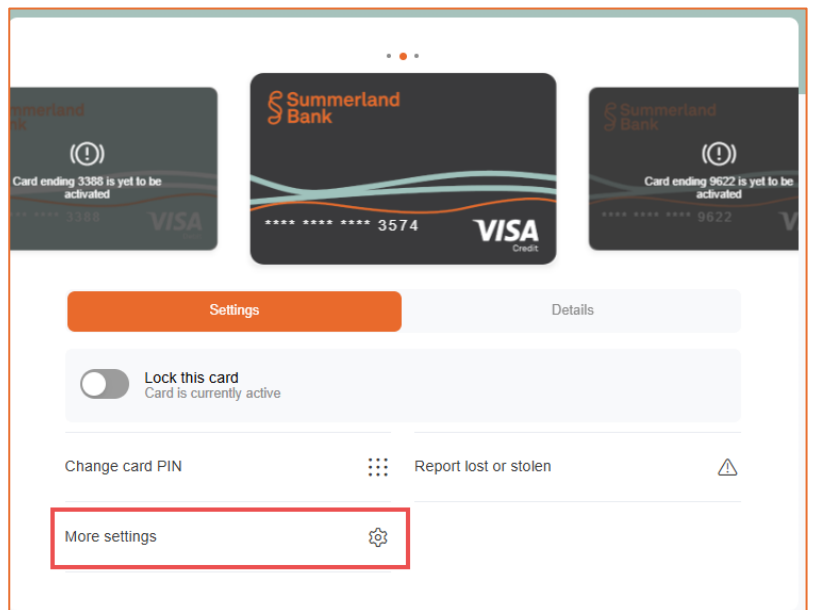
Once locked a confirmation screen will appear confirming that you have locked your physical card.



Card Control functionality allows you to enable or disable certain card abilities.

- **Digital Wallet:** Block the card in your digital wallet from being used.
- **ATM Withdrawals:** Block the physical card from being used for cash withdrawals from ATM machines / terminals.
- **In-Store Purchases:** Block the physical card from being used in-store at point-of-sale (POS) terminals.
- **Online Purchases:** Block the physical card details from being used for online purchases.
- **Tap and Pay (PayWave):** Block the physical card from being 'tapped' at point-of-sale (POS) terminals.

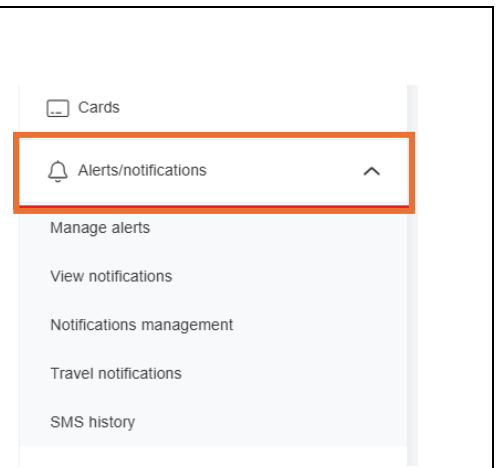
These controls can be found in the **More settings** area. Controls can be enabled / disabled for domestic and international transaction types.



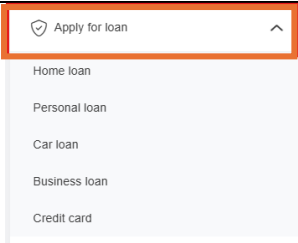
13. Alerts/Notifications

Manage your alerts and notifications:

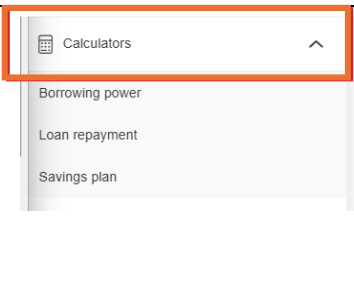
- Set up, manage and view alerts when you receive a credit or accounts are debited
- Set up alerts for when your account is below or exceeds a set balance
- Set up alerts for your card transactions
- Set up notifications for transactions
- Tell us your travel arrangements so that you are not flagged for any fraudulent activity
- View your SMS history



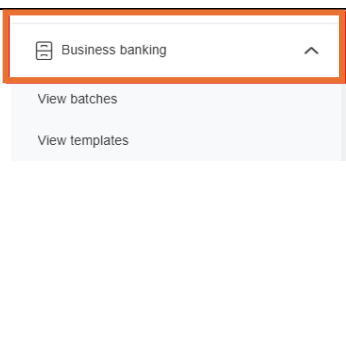
14. Apply for a loan

To apply for a loan, select the loan type that you want from Apply for a loan in the sub-menu. You will then be taken to the Summerland Bank website to complete your application.	 A screenshot of a web application's sub-menu. The menu is titled 'Apply for loan' with a shield icon and an upward arrow. Below the title, there is a list of options: 'Home loan', 'Personal loan', 'Car loan', 'Business loan', and 'Credit card'. The 'Apply for loan' title bar is highlighted with an orange border.
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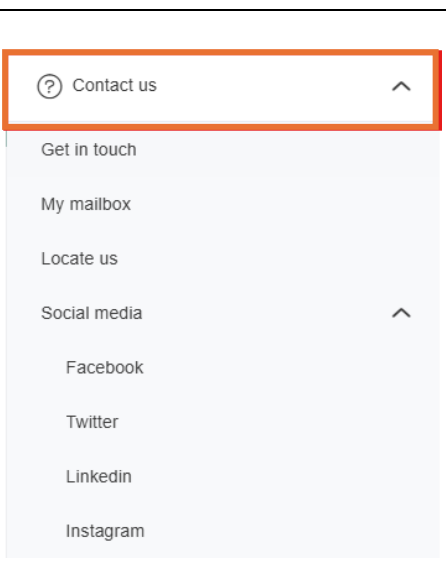
15. Calculators

If you want to know how much you can borrow, what your repayments would be, or how much you can save with regular deposits to your savings, click on Calculators in the sub-menu. You will then be taken to the Summerland Bank website calculators.	 A screenshot of a web application's sub-menu. The menu is titled 'Calculators' with a calculator icon and an upward arrow. Below the title, there is a list of options: 'Borrowing power', 'Loan repayment', and 'Savings plan'. The 'Calculators' title bar is highlighted with an orange border.
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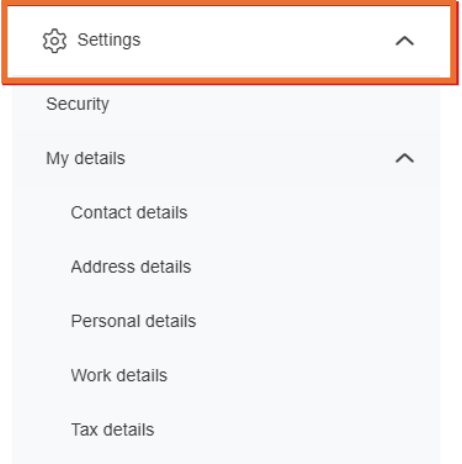
16. Business Banking

Business Banking allows the processing and referral of transaction batches. This function is required for accounts that need multiple signatures. Please refer to the Guide to Batch Banking for more details. For more Business Banking information, please refer to our website: XXXXX	 A screenshot of a web application's sub-menu. The menu is titled 'Business banking' with a document icon and an upward arrow. Below the title, there is a list of options: 'View batches' and 'View templates'. The 'Business banking' title bar is highlighted with an orange border.
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17. Contact Us

Contact Us displays all the contact options and links to specialised pages to get in touch with Summerland.	 A screenshot of a web application's sub-menu. The menu is titled 'Contact us' with a question mark icon and an upward arrow. Below the title, there is a list of options: 'Get in touch', 'My mailbox', 'Locate us', 'Social media', 'Facebook', 'Twitter', 'Linkedin', and 'Instagram'. The 'Social media' option has a sub-menu indicator (upward arrow). The 'Contact us' title bar is highlighted with an orange border.
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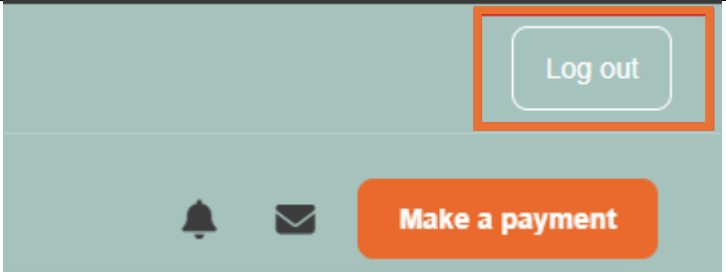
18. Settings

Manage your Internet Banking settings: • Password, devices, two-factor authentication, session history and security questions • Update your contact details and enter your tax file number • View legal information documentation from this section, including terms and conditions of Internet Banking, accounts and access facilities, and our privacy information	
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19. Suggestions

Use the Suggestions form to provide feedback or suggest improvements to our Internet Banking	
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20. Log out

For your security, always log out at the end of your session by selecting 'Log out' in the top right corner.	
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Summerland Bank is a trading name of
Regional Australia Bank Ltd

ABN 21 087 650 360
AFSL & Australian Credit
Licence 241167

