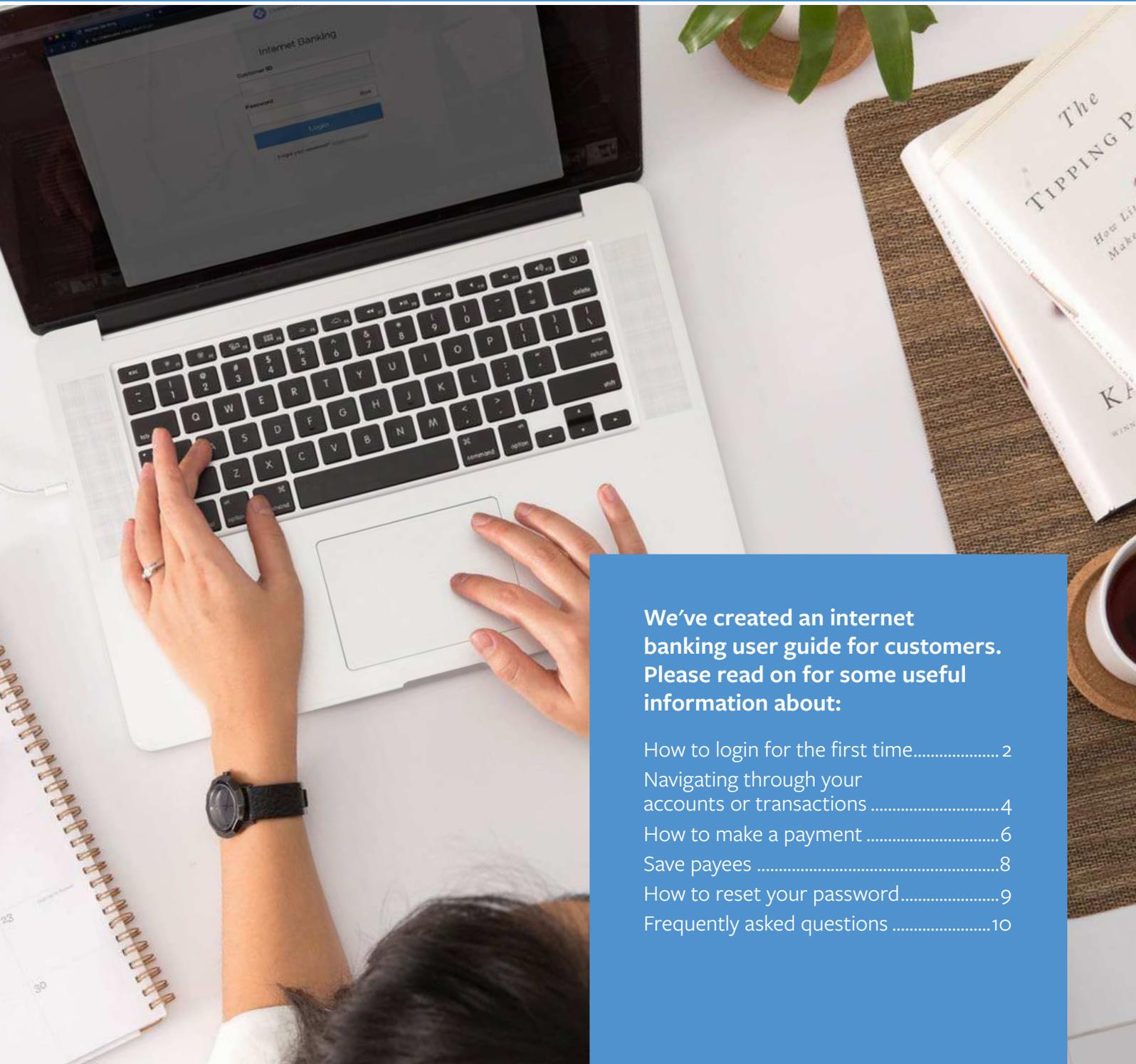




Connective Elevate

# Internet Banking User Guide



**We've created an internet banking user guide for customers. Please read on for some useful information about:**

How to login for the first time.....	2
Navigating through your accounts or transactions .....	4
How to make a payment .....	6
Save payees .....	8
How to reset your password.....	9
Frequently asked questions .....	10

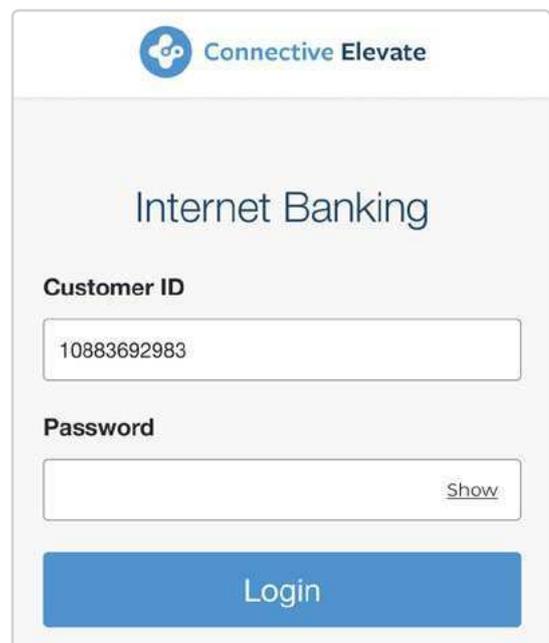
# 1. How to login for the first time

Once you have received your welcome email, please follow the steps below (please refer to your welcome email for your username and temporary password).

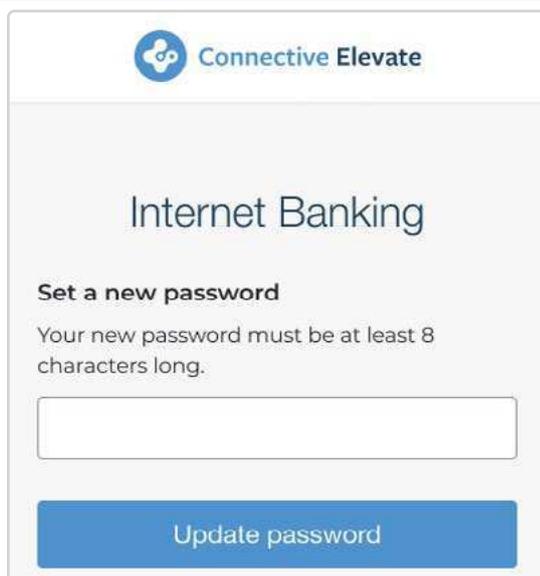
- 1 Click 'login' to go to the internet banking login page or type <https://ib.chlelevate.com.au> in your browser. A login link is also provided in the 'Welcome to Connective Elevate internet banking' email.



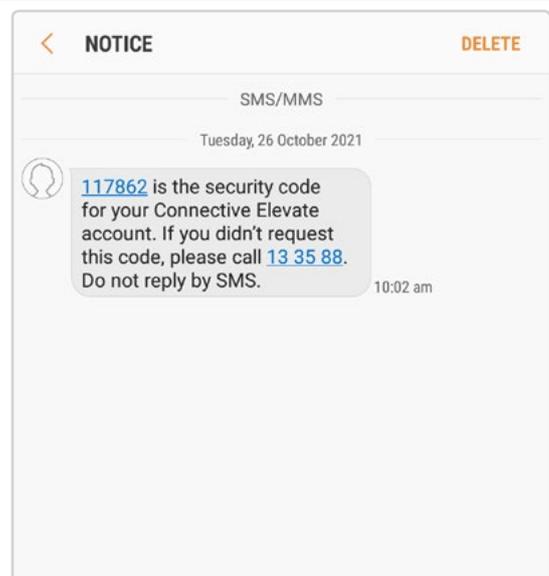
- 2 Use the internet banking customer ID and temporary password provided in the 'Welcome to Connective Elevate internet banking' email.



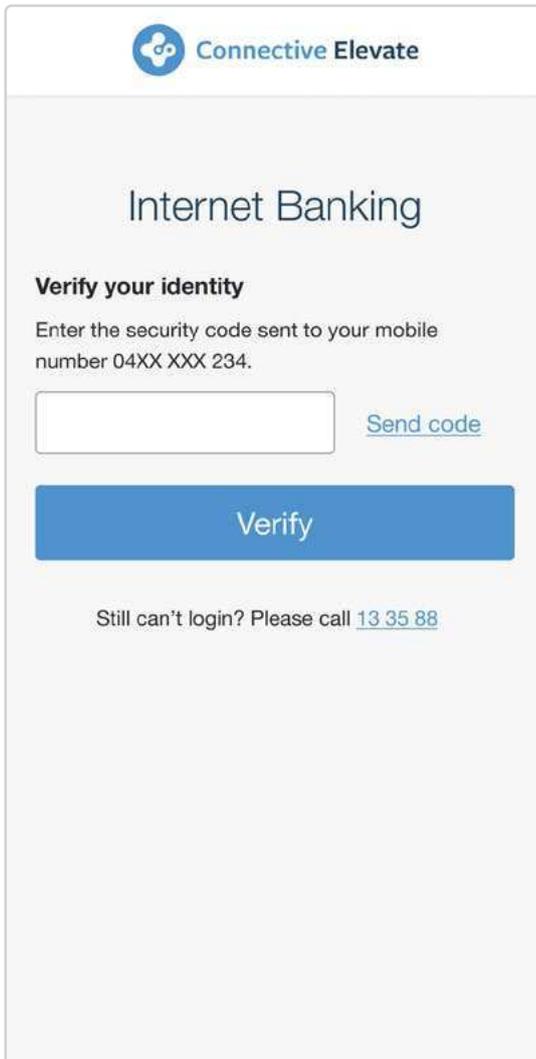
- 3 Set up your new password (minimum 8 characters).



- 4 Once you click "Update Password", the system will send a one-time pin (OTP) to your registered mobile number.



5 Enter the OTP and click 'verify'



 **Connective Elevate**

## Internet Banking

**Verify your identity**

Enter the security code sent to your mobile number 04XX XXX 234.

[Send code](#)

**Verify**

Still can't login? Please call [13 35 88](tel:133588)

6 Login and accept the terms and conditions



 **Connective Elevate**

## Loan internet access terms and conditions

These terms and conditions govern how you may access your loan account via the internet. You may use loan internet access to your loan to obtain account information, to transfer money to third parties and between your accounts.

Read these terms and conditions carefully. By logging into your loan internet access account for the first time, you agree to these terms and conditions.

If there is any inconsistency between these terms and conditions and your loan agreement, the terms of your loan agreement prevail.

### 1. About loan internet access

We may from time to time offer you access to your loan account via the internet. Loan internet access may not always be available. You can

[View full terms and conditions](#)

**I have read and agree**

## 2. Navigating through your accounts or transactions

The internet banking portal has many features, giving you access to your:

1. Loan details under the “Your Accounts” tab
2. Statements under the “Statements” tab
3. Scheduled payments under the “Scheduled Payments” tab.

### 1 Loan details

To open loan details, click on the loan account from the features panels on the left side of the screen or click the arrow from the main page for each loan account.

Option 1

Option 2

2 An example of the loan details features showing your loan details, redraw settings and account details

3 Clicking on your loan account will also let you see the transaction history under each loan account.

Prime - Full - 3 years fixed interest only  
Acct: XXXXXXXX BSB: XXX-XXX

Loan balance  
- \$657,644.66

Redraw  
\$0.00

2.44% p.a.

Pay or transfer ↔

Account details

Interest rate	2.44% p.a.
Rate type	Variable
Repayment type	Principal and interest
Loan commenced on	14 April 2017
Loan term	30 years

Transactions

Scheduled payments

12 JULY 2021		
K.M Bruce		\$XXX.XX
12 July 2021		Monthly

[See all scheduled payments >](#)

Past transactions

1 JUNE 2021		
Repayment Entered		\$XXX.XX
Direct Debit		-\$XXX,XXX.XX
1 JUNE 2021		
Interest applied		-\$480.34
		-\$XXX,XXX.XX
17 MAY 2021		
Withdrawal Redraw <span>Pending</span>		-\$480.34
		-\$XXX,XXX.XX
2 MAY 2021		
Interest rate changed to 2.44%		

## Statements

To download a statement, select “Statements” from the features tab and click the download button for the relevant loan account. Downloadable statements are dated the day after the last bi-annual statement until today:

The screenshot shows the 'Statements' page for the year 2021. It lists two loan accounts with their respective settlement dates and account numbers, each with a 'Download PDF' button and a download icon.

2021	
Variable Loan [Settlement date] - Today Account No. 234234234	<a href="#">Download PDF</a> ↓
Line of Credit [Settlement date] - Today Account No. 123123123	<a href="#">Download PDF</a> ↓

## Scheduled payments

You have the option to schedule payments for a future date, either once off or on a recurring basis. Payments can be made weekly, fortnightly or monthly from either a redraw or offset account.

After selecting your payee and the amount, click on “Schedule Payment” button and select the start date, frequency and end date, and confirm your payment.

You can view and delete any scheduled payments by clicking on the “Scheduled Payment” option in the navigation window, and clicking the delete button.

The screenshot shows the 'Pay or transfer money' screen. It includes fields for 'From' (Offset account, \$4,991.00 available), 'To' (Zab account), and 'Amount' (\$1200). A note indicates the remaining daily limit is \$20,000.00.

**From**  
Offset  
Account No. 504523624 BSB: 067-953  
\$4,991.00 available

**To**  
Zab  
Account No. 1234567 BSB 123456

**Amount**  
Your remaining daily limit is \$20,000.00  
\$1200

The screenshot shows the 'Description (Optional)' screen. It includes a text input for the description (Car payment), a checked 'Schedule payment' option, and radio buttons for 'One off' and 'Recurring'. It also has date pickers for 'First Payment Date' (14/12/2021) and 'End Date' (30/04/2022), a frequency dropdown (Fortnightly), and a 'Continue' button.

**Description (Optional)**  
This description will be seen by you and the payee.  
Car payment

Schedule payment  
 One off  
 Recurring

First Payment Date  
14/12/2021

Frequency  
Fortnightly

End Date  
30/04/2022

Continue

### 3. How to make a payment

1

Under your loan account, click the “Pay or transfer” button to transfer funds to another bank account.

2

Fill out the required details and click ‘Continue’ to proceed. Please note - you’re unable to withdraw more than the available redraw balance in your loan account.

**Prime - Full - 3 years fixed interest only**  
Acct: XXXXXXXXX BSB: XXX-XXX

Loan balance  
**- \$657,644.66**

Redraw  
**\$0.00**  
2.44% p.a.

**Pay or transfer** ↔

— **Account details**

Interest rate	2.44% p.a.
Rate type	Variable
Repayment type	Principal and interest
Loan commenced on	14 April 2017
Loan term	30 years

Enter an Australian bank account to send money to.

**Account name**

**BSB**

**Account number**

**Amount**

**Continue**

3

- A summary page will pop up. Check the details, then click “Pay now” or “Back”.
- If you have clicked the “Back” button, you will return to the previous page, allowing you to edit the pay/transfer details.
  - If you have clicked “Pay Now”, the payment will be processed.

4

Once processed, you will have the option to return to the account page or make another payment if needed.

## Payment confirmed

**i** Most payments will be received straightaway. However, depending on the bank it can take up to 3 days.

### Your reference

10656752

Payment sent: 3:45pm, 23rd April 2021

To **Processing payment**

Anne Turner  
Account No. 5647822215 BSB: 586-556

### Payment details

\$700.00

Description: Accommodation

From

## Payment confirmed

**i** Most payments will be received straightaway. However, depending on the bank it can take up to 3 days.

### Your reference

10656752

Payment sent: 3:45pm, 23rd April 2021

To

Anne Turner

Account No. 5647822215 BSB: 586-556

### Payment details

\$700.00

Description: Accommodation

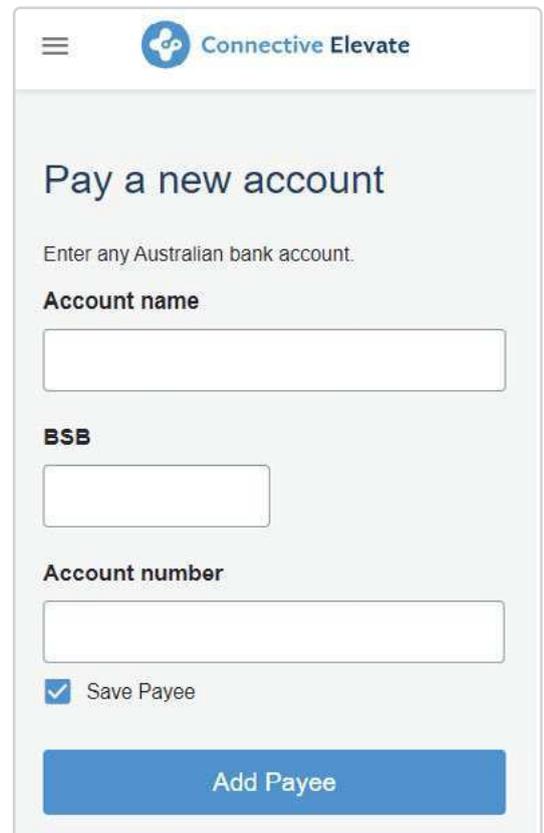
From

## 4. Save payees

You can add and save new payees so you don't have to enter the same details when you want to make payments.

The bank account you use to make your loan repayments is also saved automatically, so you can pay into it without having to enter and save those details each time.

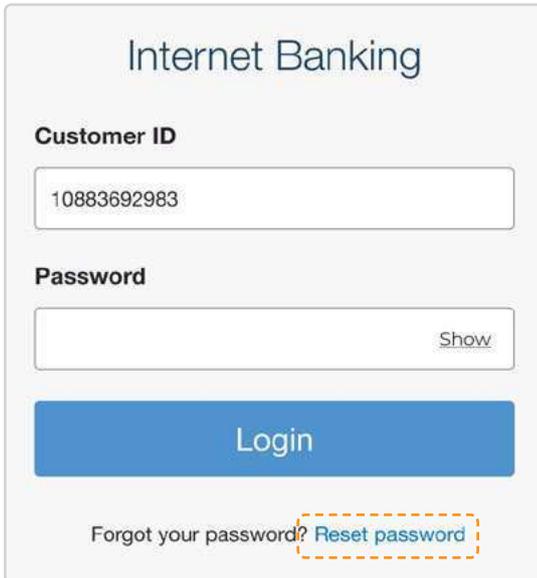
When you click the "Pay or Transfer" button, you have the option of using a saved account, or adding a new account which can be saved. Just select the "Save Account" button when you enter the details for your payee and it will be saved for future use.



The screenshot shows the 'Pay a new account' form in the Connective Elevate app. At the top, there is a hamburger menu icon and the Connective Elevate logo. The title 'Pay a new account' is displayed in a large, dark font. Below the title, a subtitle reads 'Enter any Australian bank account.' The form contains three input fields: 'Account name', 'BSB', and 'Account number'. Below the 'Account number' field, there is a checked checkbox labeled 'Save Payee'. At the bottom of the form, there is a blue button labeled 'Add Payee'.

## 5. How to reset your password

- 1 If you forget your password, you can click on the “Reset password” hyperlink in the login page.



Internet Banking

**Customer ID**

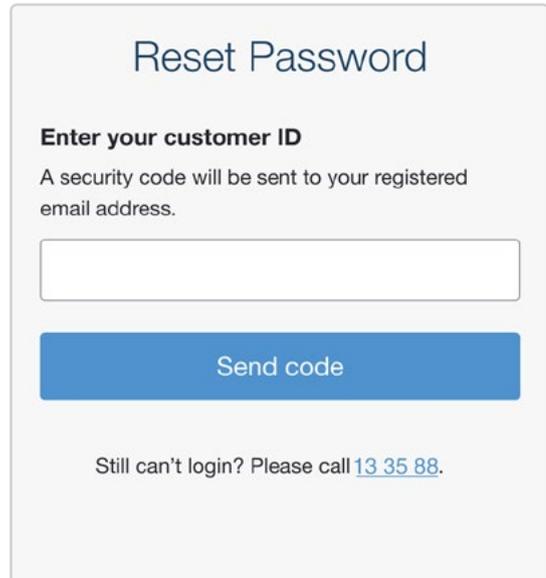
**Password**

[Show](#)

Login

Forgot your password? [Reset password](#)

- 2 Enter your registered email on file and click “Send Code”.



Reset Password

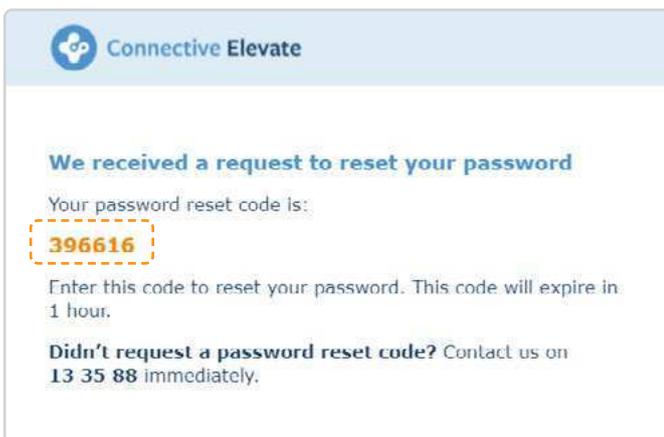
**Enter your customer ID**

A security code will be sent to your registered email address.

Send code

Still can't login? Please call [13 35 88](tel:133588).

- 3 You will receive the reset code via email. Enter the reset code in the internet banking verification field. You will then need to set up a new password.



**Connective Elevate**

**We received a request to reset your password**

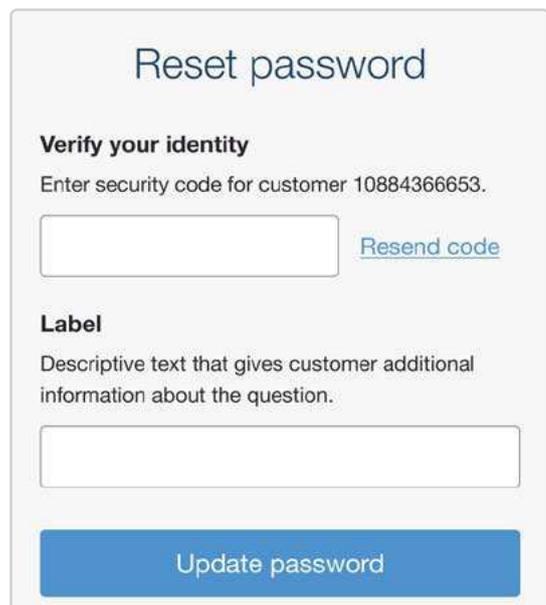
Your password reset code is:

**396616**

Enter this code to reset your password. This code will expire in 1 hour.

**Didn't request a password reset code?** Contact us on [13 35 88](tel:133588) immediately.

- 4 If you didn't receive the code via email, click “resend code” to generate another email.



Reset password

**Verify your identity**

Enter security code for customer 10884366653.

[Resend code](#)

**Label**

Descriptive text that gives customer additional information about the question.

Update password

- 5 If you are still unable to login, please contact [13 35 88](tel:133588).

## 6. Frequently asked questions

### 1 Why can't I see the Pay or transfer button on my internet banking?

There are several reasons why you may not be able to pay or transfer from your internet banking:

- You have a fixed loan account, which doesn't have a redraw
- Your redraw is locked because of a settlement agreement
- Your redraw is locked because your account is in arrears
- Your redraw is locked because your loan is pending discharge

### 2 What happens if I lose my email address or change a phone number?

Both your email and phone number are essential for you to login to your internet banking. If you change either of them you should call **13 35 88** to update your details with Bluestone's customer service team.

After you have updated your details you will be able to login with your mobile or change your password with your new email address.

### 3 What if I can't download my statements?

If you are unable to download your statements, please contact us at **13 35 88**. We will generate the statement for you and sent it to you via email.