

Logging In & First-Time Setup Guide

(Including Quick Balance Widget)

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1. Welcome to Summerland's upgraded Internet Banking experience.

This guide will help you log in for the first time and set up your access smoothly. It also covers the most common questions customers ask when getting started.

1.1 What you'll need before you start

- Your **Customer Number** also known as **Member Number** (found on the top of your statements, or in the 'About' section of your banking app)
- Your **temporary password** (if you're a new user). One of our friendly branch or contact centre team members will organise this for you.
- Access to your **mobile phone** (for security verification)

2.1 Logging In

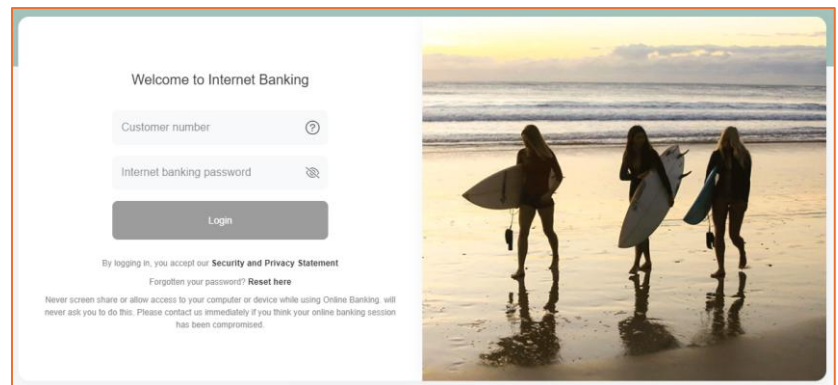
Step 1: Go to the login page

Visit Summerland's Internet Banking login page, found by clicking the **Login** button on the Summerland website.

Step 2: Enter your Customer Number Your Customer Number is not your card number.

You can find your Customer Number:

- On your account statements, or
- In the Summerland Banking App under **Menu** → **About**

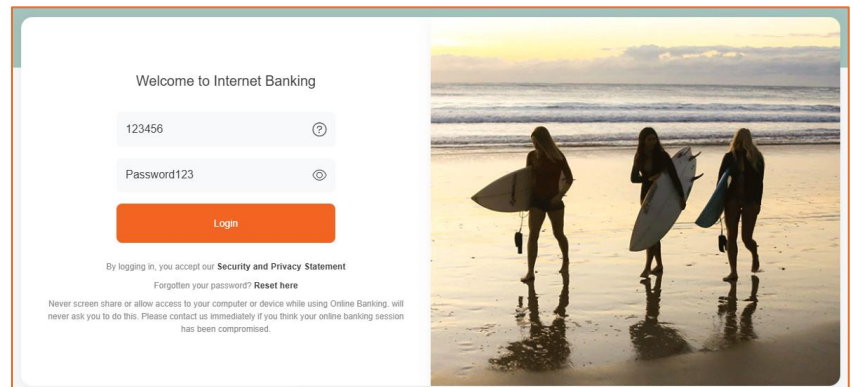


Step 3: Enter your password

If you are a **new customer and have never used our Internet Banking before**, you will have received a **temporary password** when you registered.

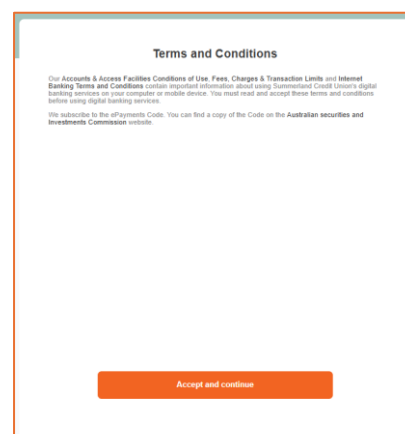
- Enter the temporary password exactly as provided
- Follow the prompts to create your own new secure password

If you have used our Internet Banking before, you can log in using your **Customer Number and your existing password** as normal.



Step 4: Accept the Terms & Conditions

On your first login, you'll be asked to read and accept the Internet Banking Terms and Conditions before continuing.



2. Customer Number vs. Card Number

Customer Number	Card Number
Used to log in to Internet Banking	Printed on your debit or credit card
Appears on statements and in the App	Used for card payments
Linked to you as a member	Linked to specific card

3. Setting up Quick Balance widget

When you first log in to Internet Banking, you may not see account balances straight away. This is normal and simply means **Quick Balance widget hasn't been set up yet**.

Your accounts are still available — the dashboard just needs a quick setup.

3.1 What is Quick Balance?

Quick Balance lets you choose which accounts appear on your dashboard and shows their balances as soon as you log in, without having to navigate through menus.

3.2 How to set it up

1. Log in to Internet Banking.
2. On the dashboard, select **Set up now** on Quick Balance widget.
 - Alternatively, select **Edit Dashboard** (located at the bottom of the screen).
 - Turn **Quick Balance** on.
3. Choose the accounts you want to display.
4. Save your changes.

Once set up, your selected account balances will appear on your dashboard each time you log in. If you would like to add or remove other accounts, select **Edit Dashboard** (located at the bottom of the screen) → **Choose Accounts** on Quick Balance widget option → select accounts you wish to add or remove → click **Save**

3.3 If you don't set up Quick Balance

- You can still view all of your accounts at any time by selecting **Accounts** from the main menu.
- Nothing is missing — the dashboard simply hasn't been personalised yet.

4. Setting up security questions

You may be prompted to set up security questions after logging in (if you haven't already via the App). These add an extra layer of protection to your Internet Banking.

When setting up security questions:

- Choose from the available question options
- Enter answers exactly as you want them recorded (they are case-sensitive)
- Make sure you remember the format of your answers, including capital letters and spacing

If you forget your answers in future, Summerland can help you regain access by resetting your password and sending you a new temporary one.

5. Two-factor authentication (2FA)

Internet Banking uses two-factor authentication to help keep your accounts secure.

5.1 Available options

- **Secure SMS** (a code sent to your mobile phone)
- **Symantec VIP Access app or token** (recommended if you have limited mobile coverage)

5.2 When you may be asked to verify

You may be prompted for a security code when:

- Completing an International Transfer
- Completing a BPAY transaction
- Approving a batch payment via Business Banking
- Changing your password
- Completing higher-risk actions such as adding payees or making certain payments

5.3 Secure SMS tips

If you don't receive a code:

- Check your mobile number is correct
- Make sure you have network coverage
- Check your phone isn't blocking unknown senders

6. If you have trouble logging in

Here are some things to check if your first login doesn't work:

Check your Customer Number

Make sure you're using your **Customer Number**, not your card number or app PIN.

6.1 Check your password (use the 'eye' icon on the right-hand side of password field to reveal password)

- Enter it carefully — passwords are case-sensitive
- Watch for extra spaces or autofill errors
- If needed, you can reset your password using the self-service option or contact us for help

6.2 Browser or device issues

Try:

- Using a different browser
- Clearing your browser's cache
- Switching to a desktop or laptop if using a mobile browser
- Turning off password autofill temporarily

6.3 Security questions not accepted

- Answers must match exactly as originally entered
- If you become locked out, contact Summerland for assistance

7. After you log in

Once you're logged in, we recommend taking a few moments to:

- Set up **Quick Balance**
- Customise your dashboard
- Enable alerts

This will make Internet Banking easier and quicker to use.

8. Need help?

If you're still having trouble, Summerland's team is here to help.

Visit our website or contact us for support on 1300 728 728.

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of Summerland Financial
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