

How to Guide

Internet Banking

Easy banking 24/7

Internet Banking helps you manage your money your way.

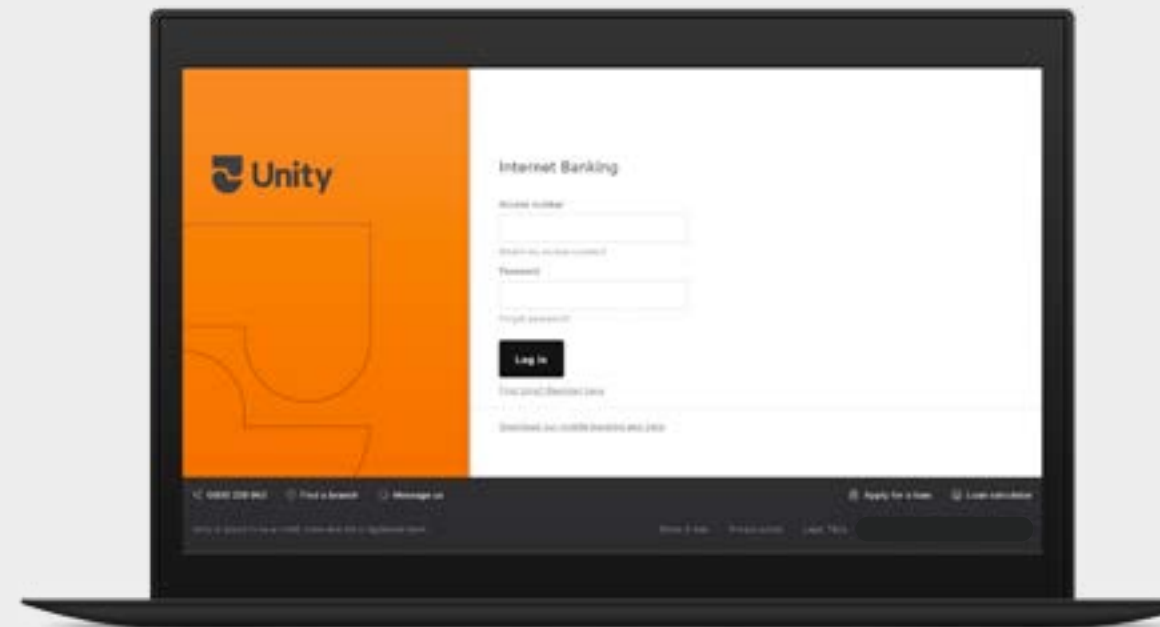


Unity is proudly not a registered bank.



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How do I register for Internet Banking?

Visit www.unitymoney.co.nz/internet-banking-application-form/ and complete the online form or call us on 0800 229 943.

We'll contact you to provide an 8 digit Internet Banking Access Number and temporary password.

What if I cannot remember my Access Number or Internet Banking password?

If you need any details required to set up Internet Banking, you can visit a branch with identification, or call us. We will be able to reset your password and let you know where to find your Access Number.

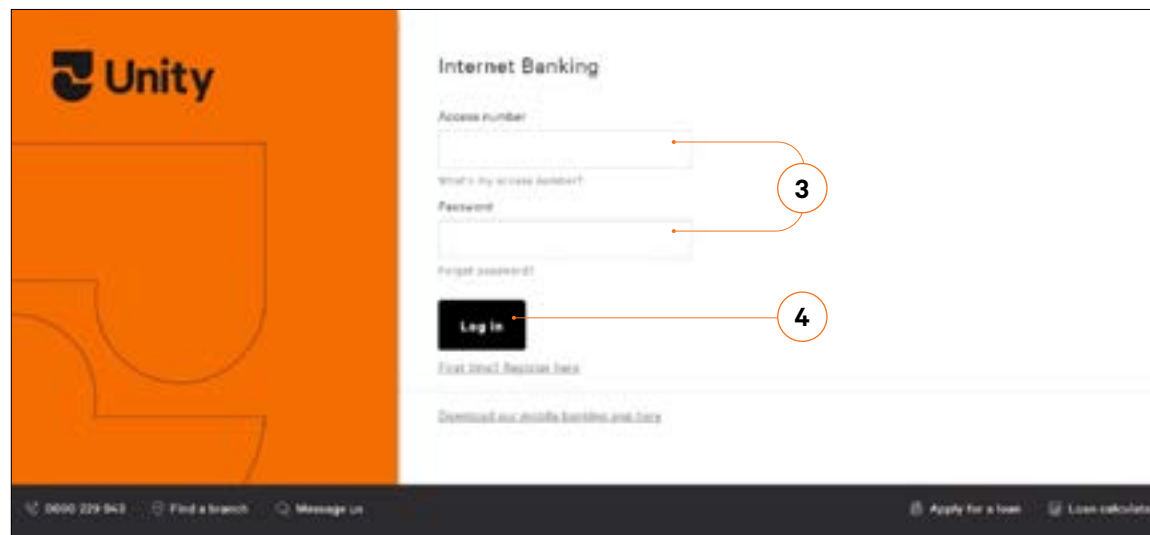


How do I log into Internet Banking?

1. Visit www.unitymoney.co.nz
2. Click the **Login** button in top right of our home page.
3. Enter your:
 - 8 digit Internet Banking **Access Number**.
 - **Password**.
4. Click **Log in**.

How do I log out?

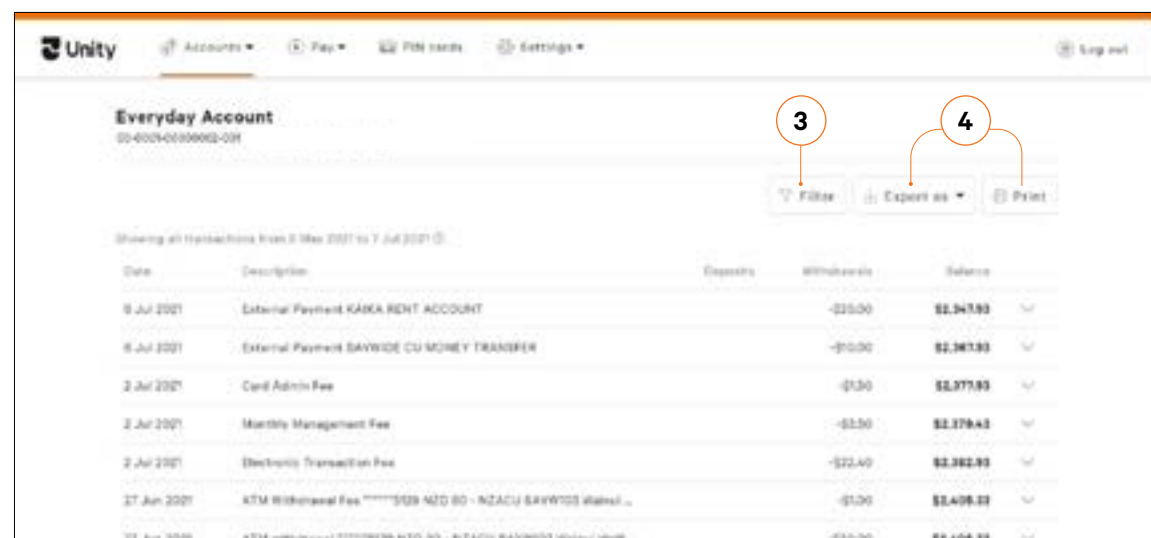
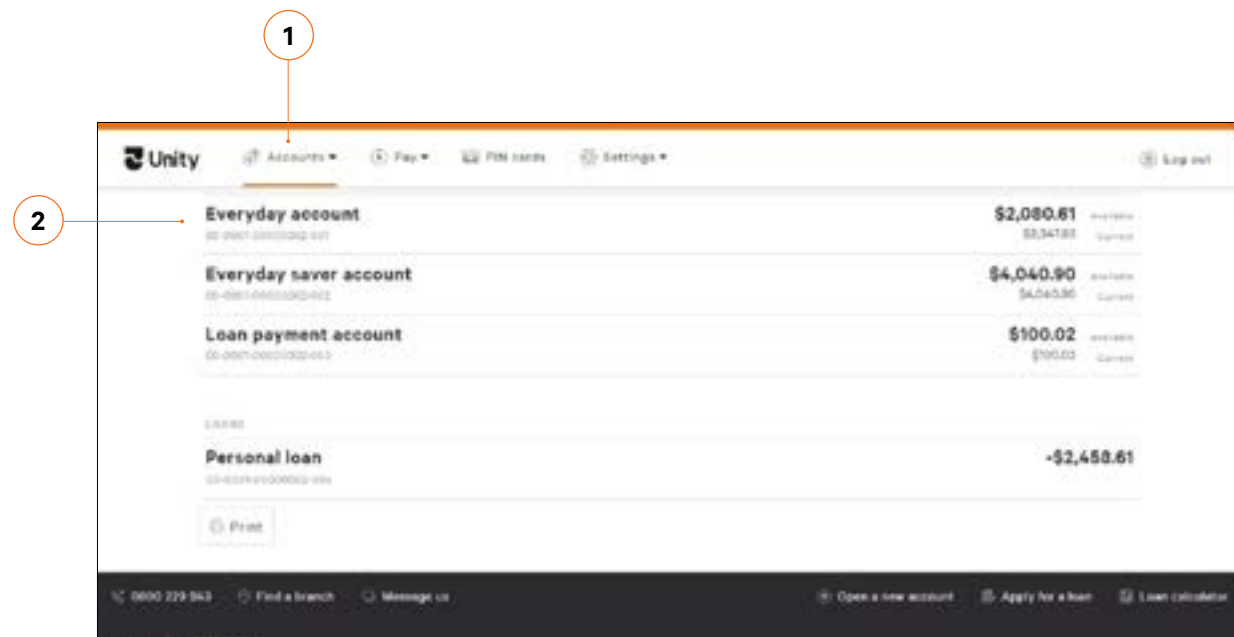
Navigate to the top right-hand corner of your screen and select **Log out**.



Trouble remembering your Access Number or Internet Banking password? Call us or visit your nearest branch.

How to view your accounts, and transactions, and download statements

1. On the home screen, click **Accounts** in the menu.
2. Click on a specific account or loan to view transactions, statements and details for that account.
3. Click on **Filter** and enter details of transactions you'd like to view. Click **Apply**.
4. You can also:
 - Download your transactions as a spreadsheet by clicking on **Export as** and selecting the file format you want, or
 - Print, or save as a pdf by clicking on **Print**. The print page will open in a new window.



Note, you'll need Adobe Reader to view PDF files.

Download a free version of Adobe Reader [here](#).

How to view my interest details

1. On the home screen, click on **Accounts** in the top left corner.
2. Select **Interest** in the dropdown box.
3. Click on **Print** to print a summary of your interest.
4. By printing you will navigate to a new tab/window: from where you can save a pdf to your computer or send to your printer.

The screenshot shows the 'Interest details' screen in the Unity mobile app. At the top, there is a navigation bar with 'Accounts', 'Pay', 'PIN cards', and 'Settings'. Below this, a dropdown menu is open, showing 'Account summary' and 'Interest'. The 'Interest' option is selected, and a 'Print' button is visible below the table. The table displays interest details for the current financial year (1 April 2021 - 31 March 2022) and the previous financial year (1 April 2020 - 31 March 2021). Below the table, there is a note: 'The above information is guidance only. If you require an official copy of your RWT certificate please contact us.' A second screenshot below shows the print preview page with a 'Print this page' button.

Current financial year 1 April 2021 - 31 March 2022		Previous financial year 1 April 2020 - 31 March 2021	
Total Interest Earned	\$1.50	Total Interest Earned	\$14.19
Total Interest Paid	\$0.00	Total Interest Paid	\$0.00
General Withholding Tax	\$0.27	General Withholding Tax	\$2.53
Overseas Withholding Tax	\$0.00	Overseas Withholding Tax	\$0.00

The above information is guidance only. If you require an official copy of your RWT certificate please contact us.

Print

0800 229 943 Find a branch Message us Open a new account Apply for a loan

Last login 7 Jul 2021 10:06:18

Unity is proud to be a credit union and not a registered bank. Rates & fees Privacy policy Legal T&Cs

0800 229 943

Current financial year 1 April 2021 - 31 March 2022		Previous financial year 1 April 2020 - 31 March 2021	
Total Interest Earned	\$0.00	Total Interest Earned	\$0.00
Total Interest Paid	\$0.00	Total Interest Paid	\$0.00
General Withholding Tax	\$0.00	General Withholding Tax	\$0.00
Overseas Withholding Tax	\$0.00	Overseas Withholding Tax	\$0.00

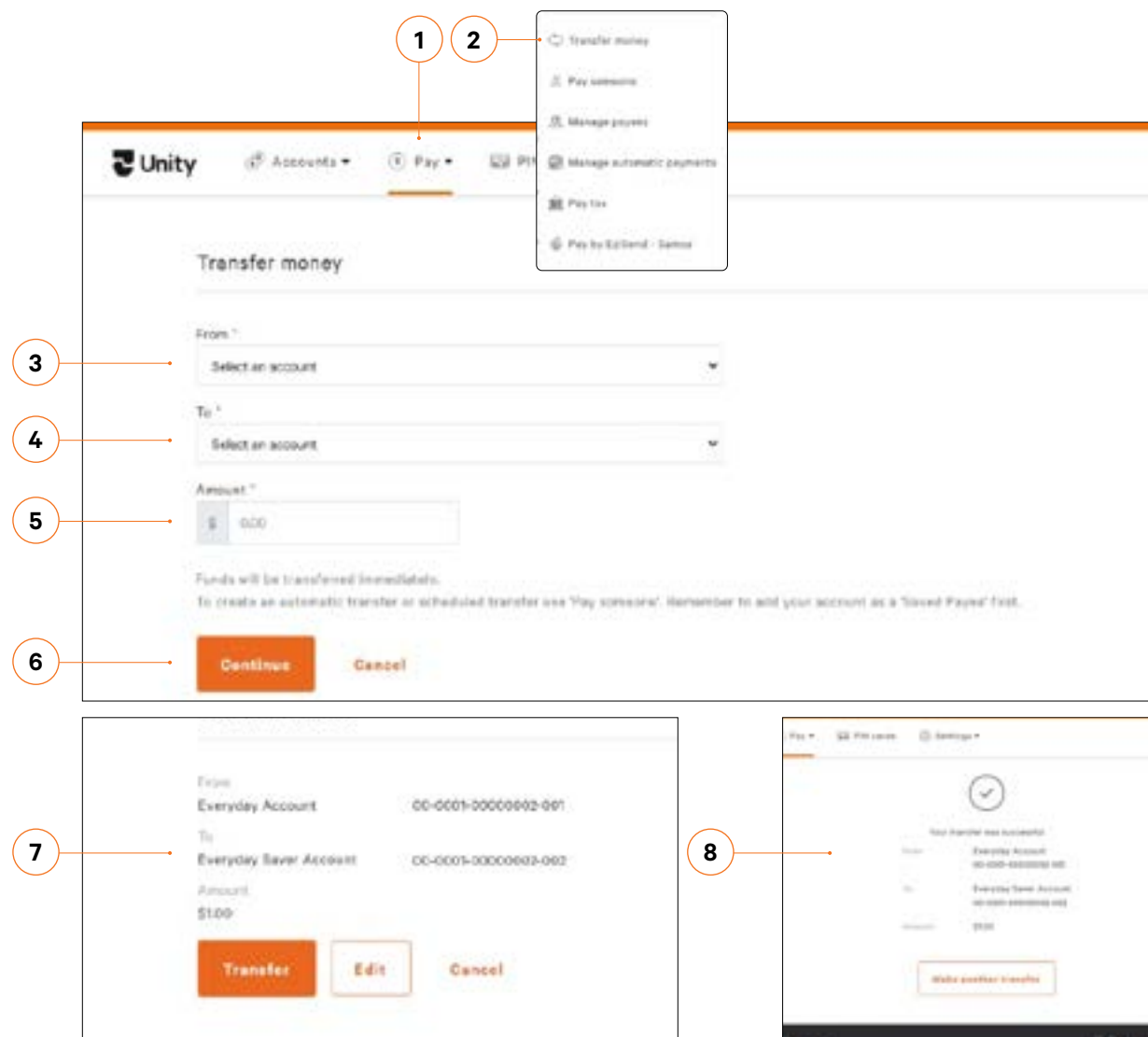
The above information is guidance only. If you require an official copy of your RWT certificate please contact us.

Print this page

We've also included handy step-by-step instructions for updating your printed statements preferences in this guide.

How to transfer between accounts

1. Select **Pay** in the top menu.
2. Select **Transfer money** in the dropdown box.
3. Select which Account you want to transfer money **From** by clicking on the drop down box.
4. Select which Account you want to transfer money **To** by clicking on the drop down box.
5. Enter the Amount you want transferred.
6. Select **Continue**.
 - If everything looks correct, select **Transfer**.
 - If you'd like to change something, click **Edit**.
 - If you want to cancel, click **Cancel**.
7. A transfer successful message will display when your payment is made.



If you get stuck and can't find your way back to the home screen, click on the Unity logo in the top left.

How to pay someone

1. Click **Pay** in the top menu.
2. Click **Pay someone** from the dropdown box.
3. Select the **From** account for the funds to be transferred out of.
4. Enter a Payee. You can:
 - Select an existing Payee from your list of **Saved payees**
 - Set up a **Someone new** by typing in their name and account number.
 - Search for **A company** registered with us
5. If you're going to be paying this person or bill again in the future, tick the **Save this payee** check box.
6. Enter the Amount you want to pay.
7. Enter the details that will show on your statement and theirs (select option to make it the same or different).
8. Select **Continue**.
9. Review the payment including who you're paying and how much you're paying them. If everything looks correct, select **Pay**. If you'd like to change something, click **Edit** or **Cancel**.
10. A payment successful message will display when your payment is made.

Tip: Please double check all the details are correct, prior to selecting Pay, as once you confirm the payment has processed and will be deducted from your account.

Note: Two-factor authentication maybe required for large payments or to set up new payees. You will need your mobile phone handy.

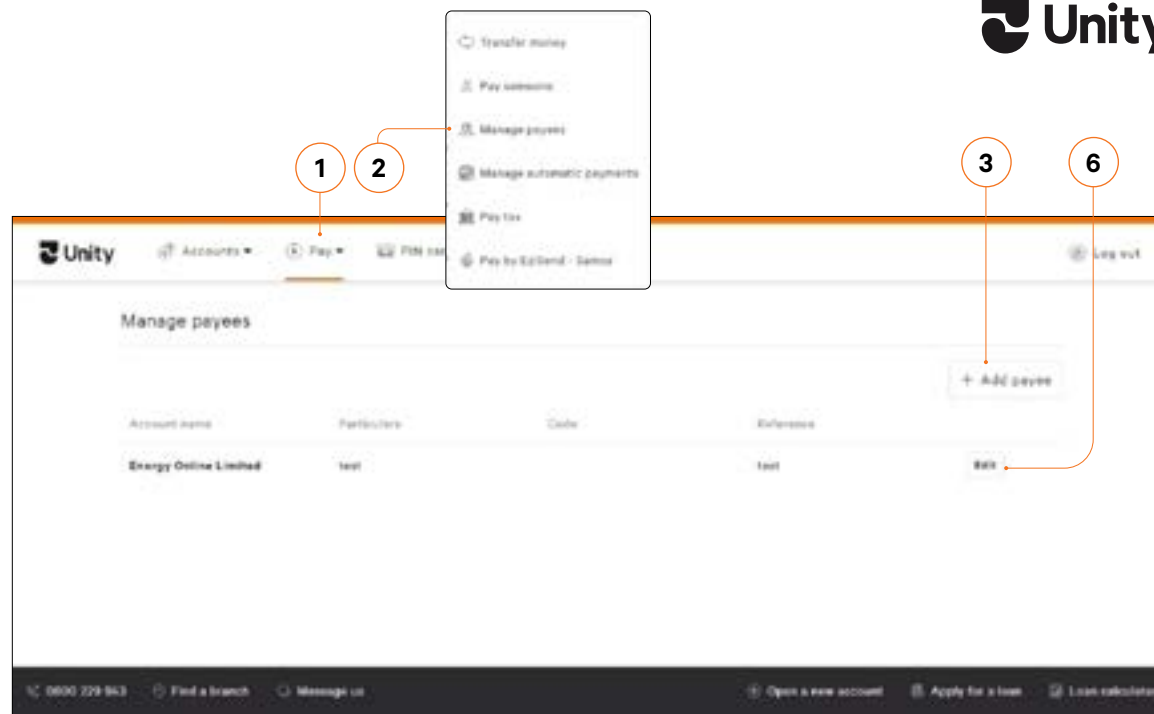
The screenshot shows the Unity mobile app interface for making a payment. The top navigation bar includes 'Unity', 'Accounts', 'Pay', 'PIN', and 'Log out'. A dropdown menu is open under 'Pay', with 'Pay someone' selected. The 'Pay someone' screen has the following elements:

- From:** A dropdown menu showing '00-000-0000000-001 Everyday Account \$2,079.01'.
- To:** Three buttons: 'Saved payees', 'Someone new' (highlighted), and 'A company'.
- Account name:** An empty text input field.
- Account number:** A masked input field with '0000 00000000 000'.
- Save this payee:** A checkbox that is currently unchecked.
- Amount:** An input field with '\$ 0.00'.
- Their statement reference:** A section with a table header: 'Particulars', 'B/T', 'Code', 'B/T', 'Reference', 'B/T'.

Below the main form is a 'Confirm payment' screen with a list of details and buttons for 'Pay', 'Edit', and 'Cancel'. At the bottom right, a separate box shows a 'Payment successful' message with a checkmark icon and the text 'Egy Online Limited will receive \$1.00 from you.'

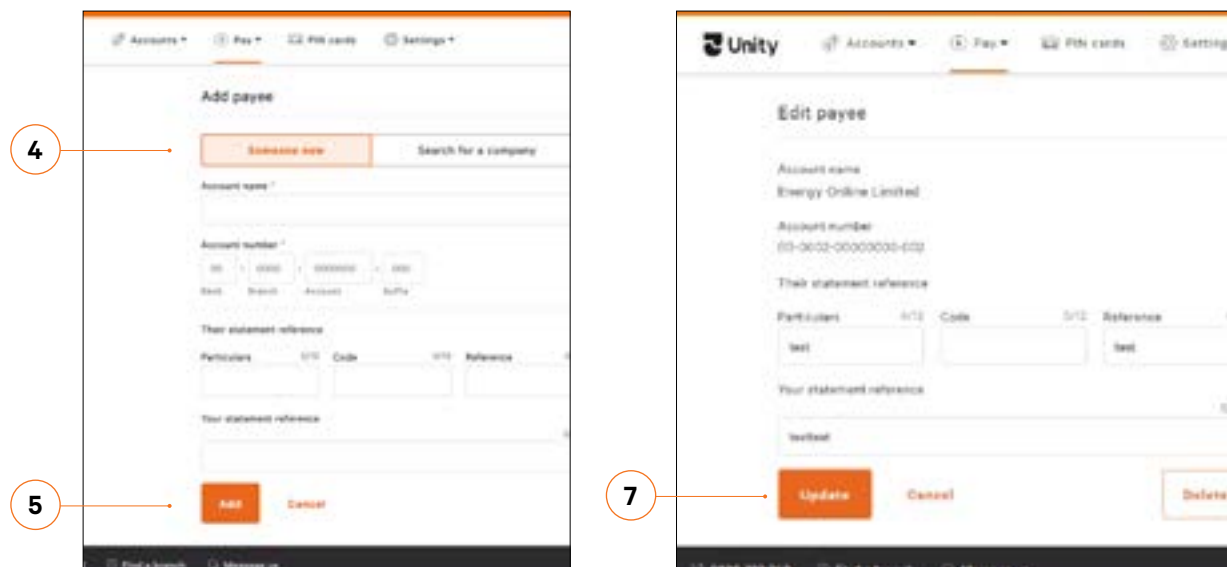
How to add a new payee

1. Click **Pay** in the top menu.
2. Click **Manage payees** from the dropdown box.
3. Click **Add payee**
4. Enter in the person or company's banking details. You can:
 - Set up a **Someone new** by typing in their name and account number.
 - Search for **A company** Registered with us
5. Click **Add**.



How to edit or remove a payee

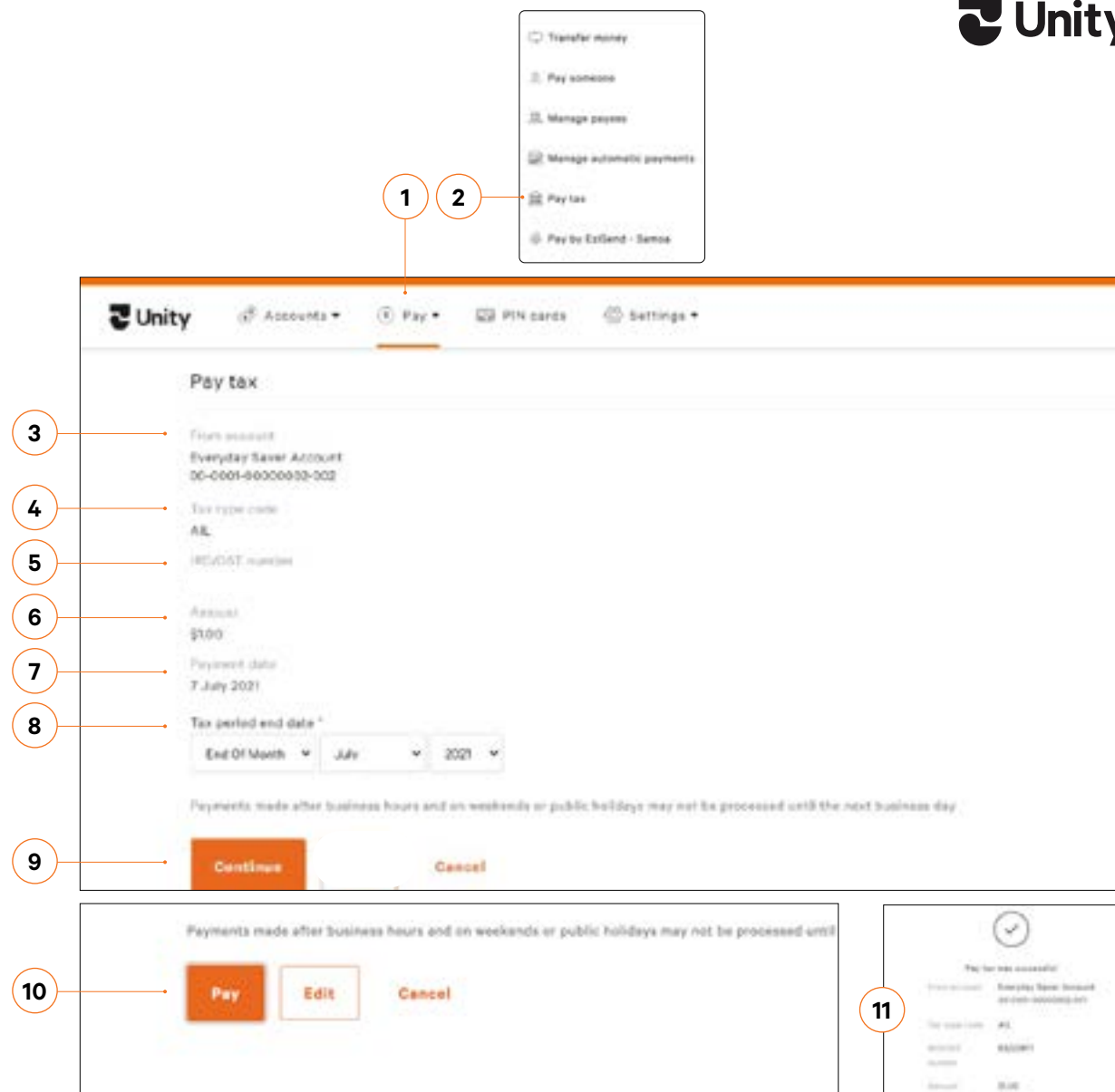
1. Click **Pay** in the top menu.
2. Click **Manage payees** from the dropdown box.
3. Select the payee from the list and click **Edit**.
4. Update their details and click **Update**, or click **Delete** to remove.



If you need your payment limit increased, please contact us on 0800 229 943.

How to pay tax

1. Click **Pay** in the top menu.
2. Click **Pay tax** from the dropdown box.
3. Select the **From account** for the funds to be transferred out of.
4. Select tax code from the drop down menu.
5. Enter your IRD number.
6. Enter the Amount you want to pay.
7. Enter the Date you want the payment made using the pop up calendar (excludes weekends and public holidays).
8. Select the tax period you are paying towards.
9. Click **Continue**.
10. In the next screen, check the details are correct:
 - If everything looks correct, select **Pay**.
 - If you'd like to edit something, click **Edit**.
 - If you would like to cancel the payment, click **Cancel**.
11. A Pay tax successful message will display when your payment is made.



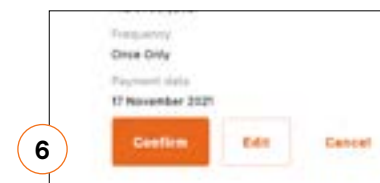
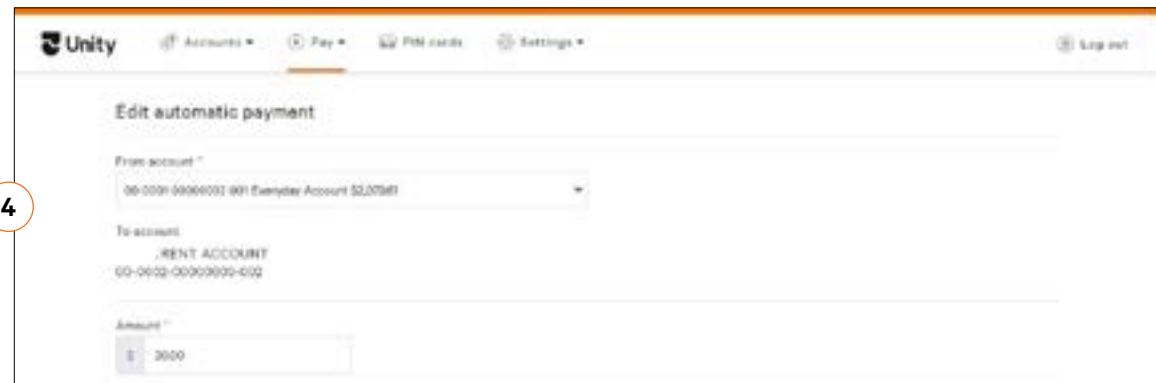
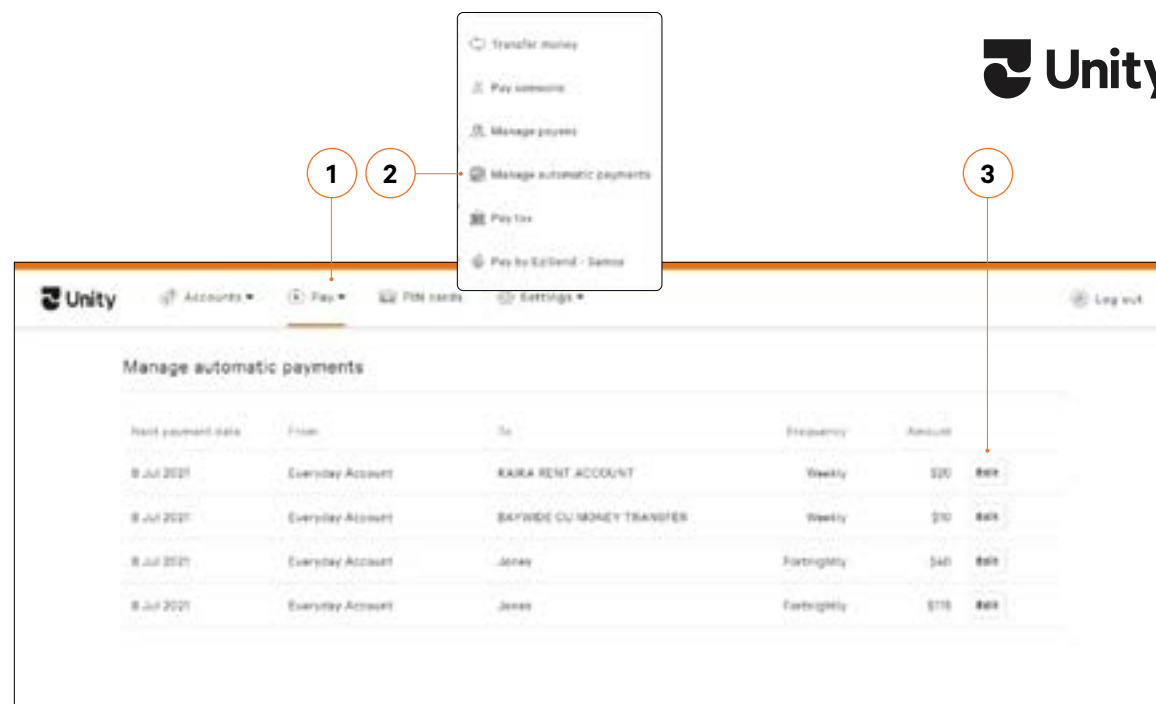
How to set up an automatic payment

1. When making a payment select **Make an automatic payment of schedule for a future date.**
2. Select the Frequency you want the payment made.
3. Select when you want the first payment to be made
4. Select **Continue.**
5. In the next screen, review the payment including who you're paying and how much you're paying them. If everything looks correct, select **Pay.** If you'd like to change something, click **Edit** or **Cancel.**
6. A payment successful message will display when your payment is made.

The screenshot shows the 'Pay someone' interface in the Unity mobile app. At the top, there are navigation options: 'Accounts', 'Pay', 'PIN cards', and 'Settings'. The main form includes fields for 'From' (account ID), 'To' (recipient type: 'Saved payee', 'Someone new', 'A company'), 'Select payee', 'Amount' (with a currency symbol and a maximum limit of \$10,000), and 'Their statement reference' (with columns for Particulars, Code, and Reference). Below this is a section for 'Your statement reference' with a 'Same as above' checkbox. The 'Make an automatic payment or schedule for a future date' section is highlighted with callout 1. It contains a 'Frequency' dropdown (callout 2) set to 'Once only', a 'First payment on' date field (callout 3) set to '25/10/2021', and a note that 'Payments will be saved for automatic payments.' At the bottom of this section are 'Continue' (callout 4) and 'Cancel' buttons. A second screen is shown on the right, with callout 5 pointing to the 'Pay' button. This screen displays a 'Payment successful' message with a checkmark icon, a confirmation of the payment amount (\$120), and a 'Make another payment' button.

How to change a recurring transaction or automatic payment

1. Select **Pay** in the top menu.
2. Select **Manage automatic payments** in the dropdown box.
3. Choose the payment you want to amend or delete from the list and click **Edit**.
4. Update the details.
5. Click **Save**, or click **Delete** to remove.
6. **Confirm** or **Edit** the details on the next screen.
7. Once you've amended the automatic payment, you can see your updated list of scheduled payments under Manage automated payments.





Doing
money,
together.

*Standard internet banking transaction and service charges will apply. Using internet banking and the mobile banking app is free, but your standard data costs, transaction and service fees will apply. Using these is subject to T&Cs available at unitymoney.co.nz.
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0800 229 943

unitymoney.co.nz