

## Money Markets - deposits

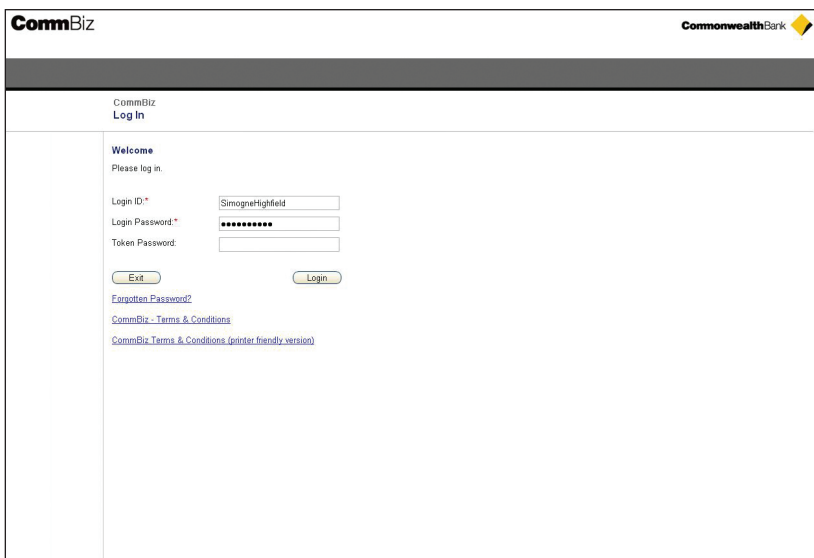
This guide takes you through the process of depositing funds to your Cash Deposit Account (CDA) At Call Deposit through CommBiz Markets (Markets).

### Important

- CDA deposits made in Markets by 4pm Sydney time will be processed on the same business day for same day value. Deposits made after this time will be processed on the next business day with next business day value.

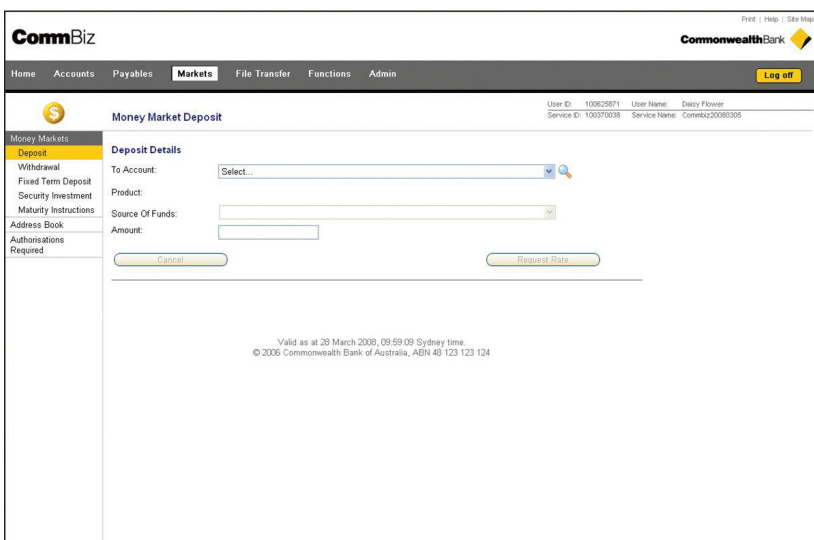
### Login to CommBiz

1. Open your internet browser and go to **www.commbiz.com.au**, then login with your Login ID and password.



The screenshot shows the CommBiz login interface. At the top left is the 'CommBiz' logo, and at the top right is the 'CommonwealthBank' logo. Below the logos, the text 'CommBiz Log In' is displayed. A 'Welcome' message says 'Please log in.' The login form includes three input fields: 'Login ID\*' with the text 'SimogneHighfield', 'Login Password\*' with masked characters, and 'Token Password'. There are 'Exit' and 'Login' buttons. Below the form are links for 'Forgotten Password?', 'CommBiz - Terms & Conditions', and 'CommBiz Terms & Conditions (printer friendly version)'.

2. Select **Markets** from the top menu. The Money Market Deposit screen is displayed.

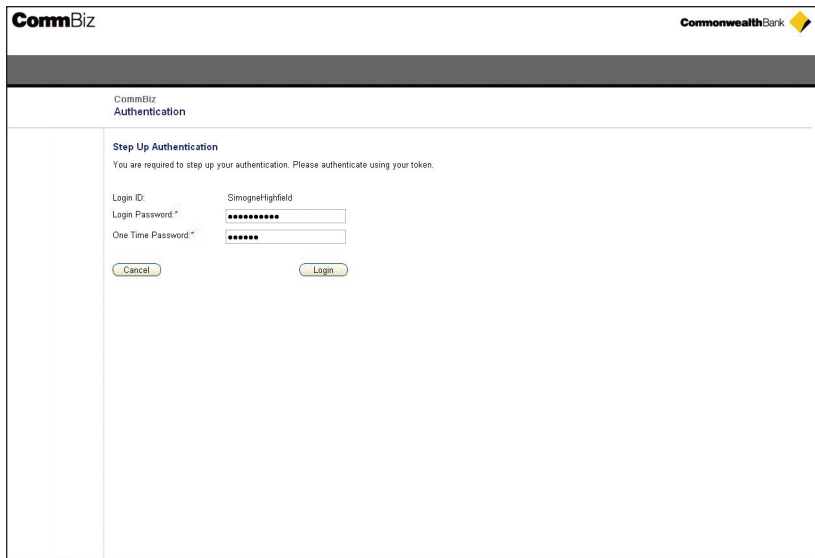


The screenshot shows the 'Money Market Deposit' screen. At the top left is the 'CommBiz' logo, and at the top right is the 'CommonwealthBank' logo. Below the logos is a navigation menu with 'Home', 'Accounts', 'Payables', 'Markets', 'File Transfer', 'Functions', and 'Admin'. A 'Log off' button is in the top right corner. The main content area is titled 'Money Market Deposit' and includes a 'Deposit Details' section with a 'To Account:' dropdown menu, a 'Product:' dropdown menu, and a 'Source Of Funds:' dropdown menu. There are 'Cancel' and 'Request Rate' buttons. At the bottom, there is a footer with the text: 'Valid as at 30 March 2010, 09:59:09 Sydney time. © 2010 Commonwealth Bank of Australia, ABN 40 123 123 124'.

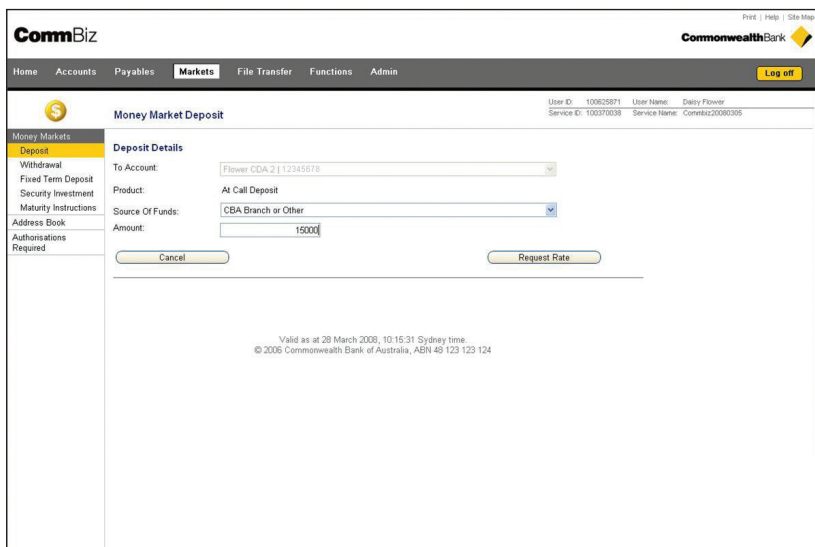


## Making a deposit

- Choose the CDA you wish to deposit to from the dropdown list.
- If you are prompted to step up your authentication, simply enter your Login password and the unique digits created by the security token provided to you by the Bank, then click the **Login** button.



- You will be returned to the Money Market Deposit screen.



- From the **Source of Funds** dropdown list, select the account the funds are to be withdrawn from. The options available in that list will depend on your existing settlement instructions with the Bank. We will automatically transfer the funds to your CDA if the funds are to be debited from a Commonwealth Bank (CBA) account. However, if you choose any other method, it is your responsibility to ensure that the Bank receives the funds on the value date of the transaction.

**Note:** Customers who deposit funds using **CBA Branch or other**, are given the option to settle using Real Time Gross Settlement (RTGS). Click on the RTGS tickbox if you wish to settle using RTGS. If you choose this option it is your responsibility to ensure that the funds are transferred to the designated CBA account via RTGS.

- Enter the deposit amount in the **Amount** field.

## Accepting your deposit request

- Click the **Request Rate** button to proceed. If you do not wish to proceed, click the **Cancel** button.
- The Deposit Details screen is displayed. You have a pre-set time to accept or reject your deposit request.

The screenshot shows the 'Money Market Deposit' screen in the CommBiz system. The 'Deposit Details' section is active, showing the following information:

- To Account: Flower CDA 2 | 12345678
- Product: At Call Deposit
- Source Of Funds: CBA Branch or Other
- Amount: 15000

Buttons for 'Cancel' and 'Request Rate' are visible. Below this, the 'Rate' section displays:

Value Date	Amount	Interest Rate
12/03/2008	\$ 15,000.00	6.300

Buttons for 'Reject Rate' and 'Accept Rate' are also present. At the bottom, a timestamp reads: 'Valid as at 28 March 2008, 10:15:48 Sydney time. © 2008 Commonwealth Bank of Australia, ABN 48 123 123 124'.

**Note:** If you do not click **Accept Rate** or **Reject Rate** within the pre-set time, your request will be cancelled.

## Confirmation Advice

- If you click **Accept Rate**, the Acknowledgement screen is displayed.

The screenshot shows the 'Money Market Deposit' screen in the CommBiz system, displaying the 'Acknowledgment' section. The following information is shown:

- Reference Number: 51810
- Client Name: Flower CDA 2
- Deposit to: 12345678
- Product: At Call Deposit

The 'Deposit Details' table is as follows:

Value Date	Trade Date	Amount	Interest Rate	Actual Balance
12/03/2008	12/03/2008	\$ 15,000.00	6.300	\$ 25,151,761.77

The 'Settlement Details' section states: 'You must credit our account 062040 00300023 for the amount \$15,000.00'. Buttons for 'Ok' and 'Print Confirmation' are visible. At the bottom, a timestamp reads: 'Valid as at 28 March 2008, 10:16:07 Sydney time. © 2008 Commonwealth Bank of Australia, ABN 48 123 123 124'.

- For a copy of the confirmation, click on the **Print Confirmation** button. You will be prompted to save a PDF copy on your computer or print it using your local printer.
- To complete your deposit, click the **OK** button.