

NSW DEPARTMENT OF EDUCATION AND TRAINING

Term Deposit Training Guide

11 January 2011

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Westpac Banking Corporation ABN 33 007 457 141

Important Notice

Westpac Banking Corporation
ABN 33 007 457 141

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Creating a Term Deposit in Corporate Online

Access Corporate Online via the Schools homepage and navigate to the Term Deposit section using link on left hand side.

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 - Accounts
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 - Groups
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 - Billing statements
- Export
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 - Billing statements
- Manage
 - Export schedules
 - Reports
 - Stop cheques
- Set preferences
- Site map

Receipts

Administration

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Sign Out

Accounts

View or print the balances for the selected account group. To sort accounts, click the field name you want to sort by (e.g. Account description) or a list of transactions for an account, click on the account description link.

Select office, group or date as required

Office:

Group:

Group details as at: 26 May 2010

Account description	Account number	CCY	Closing balance at 26 May 2010	Current at
AUD Test Account #1 (AU)	032000 431376	AUD	150.94+	
AUD Test Account #2 (AU)	032000 431384	AUD	876.20-	
AUD Test Account #3 (AU)	032000 577076	AUD	35.47-	
GBP Test Account #1 (AU)	034703 297045	GBP	0.00	
GBP Test Account #2 (AU)	034703 298013	GBP	0.00	
NZD Test Account #1 (AU)	034748 250566	NZD	31.32+	
USD Test Account #1 (AU)	034702 263521	USD	6.42-	
USD Test Account #2 (AU)	034702 273519	USD	1.13+	

Start of list Previous accounts Next accounts End of

Print
Display group

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Once on the Term Deposit page you are ready to start the process of requesting and/or accepting a new quote.

Westpac

Main menu

- Term Deposits
- Manage
 - Quotes
 - Pending tasks
 - Current deposits
- Site map

Accounts

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Your settings

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Manage quotes

List of quotes

Request an interest rate quote for a term deposit.

Results

Amount	Indicative rate	As at	Term	Maturity date	St
No entries in list					

Status codes:
Accepted - quote has been accepted.
Pending - quote requested but not accepted.
New - quote created by your Westpac representative.

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Click on the "Get a new quote" button to start the process:

Input the required amount into the tab marked "Deposit Amount \$":

Manage quotes MyCapital Corporate Banking

Provide details for a quote ?

Enter details to request an interest rate quote for a term deposit. Help

Quote details

Lodgement date: Thursday, 27 May 2010 Calendar

Deposit amount: \$

Maturity: Term OR Date -- Choose -- Calendar

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Once the amount has been specified the next step is to define the "term" or period of the investment:

Manage quotes MyCapital Corporate Banking

Provide details for a quote ?

Enter details to request an interest rate quote for a term deposit. Help

Quote details

Lodgement date: Thursday, 27 May 2010 Calendar

Deposit amount: \$ 1000000

Maturity: Term OR Date -- Choose -- Calendar

- Choose -
- 2 weeks
- 1 month
- 2 months
- 3 months
- 4 months
- 5 months
- 6 months
- 9 months
- 12 months
- 18 months
- 24 months

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There are two choices available and they are either a fixed term as shown above ranging from 2 weeks to 24 months.

If a fixed term of 3 months is required then, using the drop down arrow, choose the 3 month option:

Manage quotes MyCapital Corporate Banking

Provide details for a quote ?

Enter details to request an interest rate quote for a term deposit. Help

Quote details

Lodgement date: Thursday, 27 May 2010 Calendar

Deposit amount: \$ 1000000

Maturity: Term OR Date -- Choose -- Calendar

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Once the information supplied is satisfactory, click on the "Get a quote now" button to proceed.

The following screen will provide the Term Deposit quote based on the amount and Term/Period specified on the previous page:

Manage quotes
Term deposit quote confirmation ? Help

The indicative rate is detailed below. To open a term deposit account select Accept rate.

Quote details

Deposit amount:	\$1,000,000.00
Lodgement date:	Thursday, 27 May 2010
Maturity date:	Friday, 27 August 2010
Term:	92 days
Interest payment frequency:	At maturity
Interest rate:	4.850% as at 15:49 AEST (27 May 2010)
Interest estimate:	\$12,224.66

Term deposit cut-off time information

To open a term deposit at this interest rate, it must be accepted now.
The term deposit request must be fully authorised by 16:20 AEST on 27 May 2010.

Additional information

Created by: P Anderson Date and time: 27 May 2010 15:49 AEST

Buttons: Cancel, Save and resume later, Print preview, Accept rate

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Check the quote details to ensure they match your expectations re: amount, effective date, maturity date and term.

The actual interest rate and therefore interest estimate will be calculated based on the amount and Term/Period.

If the Maturity date does not meet your requirements from the fixed 3 month term specified on earlier screens, it is possible to request a specific maturity date instead.

Cancel the current quote and restart the process again – this time rather than specifying 3 months as a fixed term, choose a specific maturity date:

Manage quotes
Provide details for a quote ? Help

Enter details to request an interest rate quote for a term deposit.

Quote details

Lodgement date: Thursday, 27 May 2010 Calendar

Deposit amount: \$ 1000000

Maturity: Term OR Date

Buttons: Cancel, Get a quote now

Calendar - Microsoft In...

August 2010						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Legend:
RED - Today
BLACK - Valid Selection
GREY - Invalid Selection

Close

You will notice that any change to either amount or maturity may have an impact on the Interest rate quoted:

Manage quotes

Term deposit quote confirmation ?

The indicative rate is detailed below. To open a term deposit account select Accept rate. Help

Quote details

Deposit amount:	\$1,000,000.00
Lodgement date:	Thursday, 27 May 2010
Maturity date:	Wednesday, 25 August 2010
Term:	90 days
Interest payment frequency:	At maturity
Interest rate:	4.842% as at 15:52 AEST (27 May 2010)
Interest estimate:	\$11,939.18

Term deposit cut-off time information

To open a term deposit at this interest rate, it must be accepted now.
The term deposit request must be fully authorised by 16:20 AEST on 27 May 2010.

Additional information

Created by: P Anderson Date and time: 27 May 2010 15:52 AEST

Cancel
Save and resume later
Print preview
Accept rate

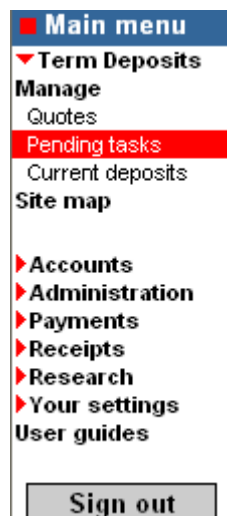
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AU \$1,000,000.00 invested for fixed term of 3 months (therefore maturity 27/08/2010) provides an **Interest Rate of 4.85%**.

AU \$1,000,000.00 invested for fixed maturity date of 25/08/2010 provides an **Interest Rate of 4.842%**.

To complete the process it is important to "ACCEPT RATE" so that the system recognises the Term Deposit request.

- To ensure you receive the best rate available, once "ACCEPT RATE" has been chosen you should call the **Westpac Service Team number 02 8254 5622** and they may be able to improve upon the rate advised on the system. If the rate they offer is better and acceptable to you, the Service Manager will then make those changes to your quote in Corporate Online on your behalf.
- Once the rate has been changed in the back end by the Westpac Service Manager, you will be able to access your Quote from the Pending Tasks section in the MAIN MENU – it is **IMPERATIVE** that you chose the **NEW QUOTE** rather than the old as this will contain the improved **INTEREST RATE** provided by the Service Manager.



When you open the **NEW QUOTE**, the following screen will appear and it is where you will a) recheck the quote details and b) input your **Deposit Particulars**.

Open a new term deposit

Provide deposit particulars ?

Help

Enter deposit particulars. All fields with an asterisk * are mandatory.

Deposit details

Amount:	\$1,000,000.00	Maturity date:	25 August 2010
Lodgement date:	27 May 2010	Interest rate:	4.842 %
Term:	90 days		
Quote reference:	COL-27052010-00007		
Interest payment frequency:	At maturity		
Interest estimate:	\$11,939.18		

Step 1 - Enter deposit description

Deposit description:

Step 2 - Enter or update address for correspondence

* Street or Post office:

* City:

State:

* Country:

Postcode:

Step 3 - Security details

Deposit held as security? No - go to next step.
 Yes - enter loan details:

Step 4 - Trust details

Deposit held in trust? No - go to next step.
 Yes - please continue

If **Yes**, is the account held by an exempt superannuation fund, the Commonwealth, a State, a Territory, a public authority or a local government body?

Yes - go to next step.
 No - please give the name and address of each trustee:

Name	Address
<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>
<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>

Are the beneficiaries of the trust referred to as a group?
 No - go to next step.
 Yes - enter name of the group:

Step 5 - Quotation of Tax File Number / Exemption or Australian Business Number

Quoting the number is not compulsory, if you choose not to quote your Tax File number/exemption or Australian Business number you may be charged withholding tax on interest earned on this deposit. For more information about Tax File Number / Australia Business Number rules, contact your local Taxation Office.

NB: An Australian Business Number may only be provided for a business use account.

Exemption code / TFN / ABN:

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Normally steps 3 & 4 can be passed over for the schools requirements.

If you do not want to input an Exemption Code / TFN / ABN then the following message will appear when you click continue:

Step 4 - Trust details

Deposit held in trust? No - go to next step.
 Yes - please continue
 If Yes, is the account held by an exempt superannuation fund, the Commonwealth, a State, a Territory, a public authority or a local government body?

Microsoft Internet Explorer

If you choose not to quote your Tax file number / exemption or Australian Business Number you may be charged withholding tax on interest earned on this term deposit.
 Select OK to continue or Cancel to enter your tax file number or exemption before continuing.

OK Cancel

No - go to next step.
 Yes - enter name of the group:

Step 5 - Quotation of Tax File Number / Exemption or Australian Business Number

Quoting the number is not compulsory, if you choose not to quote your Tax File number/exemption or Australian Business number you may be charged withholding tax on interest earned on this deposit. For more information about Tax File Number / Australia Business Number rules, contact your local Taxation Office.
NB: An Australian Business Number may only be provided for a business use account.

Exemption code / TFN / ABN:

Cancel Save and resume later Continue

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Click **OK** to continue or **Cancel** to re-input your TFN etc.....

The final stage of the Term Deposit request process is to advise where the funds will be delivered from i.e. debited from you Westpac Bank Account, an EFT from another account or from a cheque.

Open a new term deposit

Provide deposit particulars ?

Enter deposit particulars. Help

Deposit details

Amount:	\$1,000,000.00	Maturity date:	25 August 2010
Lodgement date:	27 May 2010	Interest rate:	4.842 %
Term:	90 days	Quote reference:	COL-27052010-00007
Interest payment frequency:	At maturity	Interest estimate:	\$11,939.18

Step 6 - Choose how the term deposit will be funded

What funding options are available?

Debit my Westpac account:

Electronic funds transfer:

Cheque

032000 431 376 AUD Test Account #1 (AU)

032000 431 384 AUD Test Account #2 (AU)

032000 577076 AUD Test Account #3 (AU)

032938 179386 PIV Account OA1 tc

032938 179378 PIV Account OA2 cash

Cancel Back later Continue

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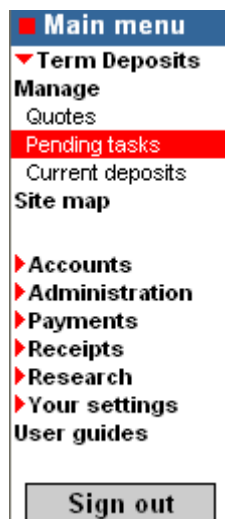
The quickest and most expedient way to complete the process is to have the funds debited from your Westpac account.

Click on continue once decision regarding funding deposit has been made.

The finished Term Deposit request details will be displayed and Westpac recommend the printing of the final screen for your records:

Open a new term deposit	
Confirmation ?	
Select an action below. If you need to make changes, choose Amend. Help	
Deposit details	
Amount:	\$1,000,000.00
Lodgement date:	27 May 2010
Term:	90 days
Quote reference:	COL-27052010-00007
Interest payment frequency:	At maturity
Interest estimate:	\$11,939.18
Maturity date:	25 August 2010
Interest rate:	4.842 %
Deposit particulars	
Deposit description:	Term Deposit - Wagga Wagga P/School
Address for correspondence:	Level 8, IBN 8MB, 275 KENT ST City: SYDNEY Country: Australia Postcode: 2000
Deposit held as security?	No
Deposit held in trust?	No
Tax file number / Exemption:	Not provided
Principal funding details	
Funding method:	Debit Westpac account: 032000 431376 AUD Test Account #1 (AU)
Term deposit cut-off time information	
This term deposit must be fully authorised by 16:20 AEST on 27 May 2010	
Additional information	
Status	Unauthorised
Created by:	P Anderson
Date and time:	27 May 2010 16:00 AEST
<input type="button" value="Go to pending tasks"/> <input type="button" value="Amend"/> <input type="button" value="Print preview"/>	
Corporate HelpDesk 1300 134 291	

The status will show Unauthorised until the relevant approver (Principal) accesses the quote through their Pending Tasks icon and approves the quote:



Any questions regarding Term Deposit requests can be answered by your Service Team Manager on 02 8254 5622