

## Frequently asked questions about Electronic Statements (eStatements)

### **What are eStatements?**

eStatements are PDF versions of an account statement which can be accessed via iBank. When you register for eStatements, you are electing to no longer receive paper statements for that account.

### **What is a PDF document?**

A PDF is short for Portable Document Format, a file format developed by Adobe Systems. PDF captures formatting information from a variety of desktop publishing applications so documents appear as they were intended. To view a file in PDF format, you need Adobe Reader, a free application distributed by Adobe Systems.

### **How do I view PDF documents on my computer?**

To view a PDF document you will Acrobat Reader installed on your computer. If you do not have Acrobat Reader you can download the free application from <http://get.adobe.com/reader>

### **Can I get eStatements for any account?**

eStatements are only available on accounts that currently provide statements (i.e. not passbook accounts). Hume accounts that are currently eligible for eStatements are:

All Purpose	Deeming Saver Statement	Visa Value credit card
Business	Flexible Loan Offset	Visa Loyalty credit card
Business iSave	iSave	Visa Gold credit card
Cash Management	Line of Credit Loan account	Visa Business credit card
Christmas Club	Professional Trust	Youth Extra
Community Link	Transaction Loan account	

### **How do I register to receive eStatements?**

To register for eStatements you must be registered for iBank and must have a valid email address.

To register for eStatements, login to iBank, update your email address by selecting 'Other', 'Client Maintenance', 'Change Contact', type in 'Email Address'.

Use the 'Statement Options' button to nominate which account/s you would like to receive eStatements.

You can also register to receive eStatements at any Hume branch by filling out a Statement Nomination form. If you are registering at a branch you will still need to be registered for iBank and have a valid email address.

### **Does it cost anything to register or receive eStatements?**

No. There is no cost to register or receive eStatements.

### **How do I register for iBank?**

You can register for iBank by visiting any Hume branch, or online at <https://www.humbank.com.au/ibank>

### **Can I get eStatements on a joint account?**

Joint account holders can separately request eStatements or paper statements via iBank or at a branch.

### **How do I register a Business to receive eStatements?**

A Business can be registered to receive eStatements if the authorised users have completed the Statement Nomination form. Statement Nomination forms are available from any Hume branch. Individual members may also use a Statement Nomination form if they wish.

### **Can I receive both an eStatement and statement in the mail on an account?**

Not as a general rule. Once you register an account for eStatements, you will no longer receive paper statements at your mailing address as a matter of course. If you wish to receive a paper statement on an account that has been registered to receive eStatements you will have to pay a fee for the statement.

### **How often will eStatements be provided?**

eStatements will be made available at the same frequency that your paper statements are issued for the registered account (eg. monthly/ six monthly).

### **How are eStatements delivered?**

When a statement for an account is ready, you will be sent an email from [estat@humbank.com.au](mailto:estat@humbank.com.au) to notify you that your eStatement is available through iBank. Once you have accessed your eStatement you can view it, save it to your computer and/or print a copy.

Your eStatements can be accessed via iBank while that account is active for up to 7 years. We recommend that you download your eStatements and store them securely.

### **What if I cannot download or view my eStatement?**

If you are having difficulty viewing your eStatement you should check you have Adobe Reader installed on your computer.

To view an eStatement in PDF you must have Adobe Reader installed on your computer. If you do not have Acrobat Reader you can download the free application from <http://get.adobe.com/reader>

### **Will my eStatements be back dated to include older statements?**

Once you have elected to receive eStatements, you and any authorised user who has elected to receive eStatements, will be able to access, view and download statements for that account from 1st January 2011.

You will be able to access eStatements while the account is still active for up to 7 years.

### **What if the email address is no longer valid?**

It is mandatory that you maintain a valid email address to receive eStatements. If our notification email is returned, we will mail a statement to you and your election for eStatements will be suspended until an updated email address is provided.

### **How do I update my email address?**

To update your email address login to iBank, go to 'My Options', 'Contact details', then 'Update Contact details' type in 'Email Address'.

### **Can I change my Statement options on mBank?**

No. You can not activate or change your options for receiving statements via mBank. This service is only available through iBank.

### **How do I opt out of receiving eStatements?**

At any time you can request paper statements instead of eStatements. You can change this through iBank using the 'Statement Options' button on iBank or fill out a Statement Nomination form at any Hume branch.

### **Can I opt out to receive a Statement on a joint account?**

If the account is in joint names, or there are authorised users on the account who have elected to receive statements, each account holder/ authorised users can elect not to receive any statements on the account.

This can be either paper based or electronic, provided that at least one account holder or authorised user continues to receive statements.

This restriction is due to a regulatory requirement that at least one account holder receives statements for each account.