



The School Banking Handbook.





Welcome to an easy to understand guide for all aspects of the School Banking program.

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1. Introduction.

Thank you for supporting the School Banking program. We passionately believe in educating children in money management skills and truly appreciate your efforts in supporting this important goal. We want to help you enjoy the role of School Banking Co-ordinator, so we have made it a little easier by providing you with this handbook. It's an easy to understand guide covering all aspects of the program, from opening students' accounts and the School Banking Rewards Program, to fundraising support and processing deposits.

Prior to assisting with the School Banking program it is important that you take the time to read this handbook as it contains an outline of what is required to run the program, your role as the Co-ordinator, deposit processing procedures, the Rewards program for students, and your health and safety as a volunteer.

Key things to remember.

-  All potential volunteers need to register individually with the Bank and be over the age of 18 years.
-  Application approval is subject to the completion of screening checks and can be revoked at any time if the status of those checks' changes or if ongoing non-compliance with program rules are identified.
-  The School Banking Co-ordinator registration form can be downloaded via commbank.com.au/sbc under 'Support materials for School Banking Co-ordinator'.
-  The School Principal must certify the application on behalf of the school. The school, as per the individual requirements for volunteers in each State or Territory, will assess and verify the suitability of the person prior to engaging in approved school community activities such as the School Banking program and may require additional checks (for example, a Working With Children Check).
-  Once your registration form is received the Bank will conduct checks to ensure that you are eligible to become a School Banking Co-ordinator. You will receive notification via text and email when your registration is complete and you are ready to go. If you are not eligible you will be contacted via email informing you of this decision.
-  If you are no longer volunteering for the School Banking program, you must notify us immediately by clicking on the "I am no longer a School Banking Co-ordinator" link on the bottom of all our email messages to you, or by contacting the School Banking Helpdesk on **1800 674 496**, or emailing us at schoolbanking@cba.com.au stating "I am no longer a School Banking Co-ordinator".
-  The personal information of students who have accounts with us must be respected. Please ensure as a Co-ordinator that such information is confidential and that any matters in relation to accountholders and their account is not disclosed or discussed with anyone, except for the purpose of processing School Banking deposits or reward orders.
-  Money collected through the School Banking program must be receipted upon acceptance as outlined in Section 7 of this handbook. The use of unattended lock boxes on school premises for collection is not permitted.
-  Deposit slips or rewards cards cannot be removed from the school premises for processing.

-  Cash collected on behalf of the School Banking program must be deposited within 24 hours of collection directly into the School Banking Clearing account. Deposits cannot be held over this period of time.
-  Keep your logon credentials to the School Banking Portal to yourself– logons must not be shared.
-  We encourage all volunteers to wear a School Banking Co-ordinator badge when processing School Banking deposits, handing out student rewards or interacting with students or parents for School Banking duties. This will assist students, parents and teachers to identify you as the School Banking program Co-ordinator. You are not required to wear the School Banking Co-ordinator badge at other times e.g. when depositing bulk cash or when walking around school premises.

Should you have concerns adhering to any of the responsibilities of being a School Banking Co-ordinator, or anything set out in this handbook, please contact your designated School Banking Specialist, who will work with you to determine an appropriate solution. Your School Banking Specialist is a dedicated point of contact who can support you in managing the program. If your school is based in a metro area, your School Banking Specialist will be available to visit your school, and be able to assist you in running a successful School Banking program. In regional and rural areas, your dedicated School Banking Specialist will be available by calling the School Banking Helpdesk.

We may amend the School Banking program from time to time, including changes to the structure or level of contributions. We will advise the participating schools if we do.

Please contact your School Banking Specialist directly if you have any enquiries. Here's a space to write their contact details:

My School Banking Specialist.

Name

Mobile number

Email

The School Banking Helpdesk is available to all School Banking Co-ordinators on **1800 674 496**, Monday to Friday, 9.00am to 5.00pm (Sydney time). You can also visit commbank.com.au/sbc to find further information as well as access a variety of support materials for the School Banking program.

2. School Banking core values.

The School Banking program is designed to give children a basic understanding of money management skills – to help them take their first few steps towards the end goal of good money management.

The first major step on this journey is to teach children the importance of saving and smart money skills in an increasingly digital world. The emphasis of the program is on regular savings.

By nurturing this savings habit at a young age, we believe that consistent savings behaviour will stay with them later in life.

With this goal in mind, the School Banking program also includes a Rewards Program designed to promote regular savings behaviour (see Section 4). School Banking has benefits for children and their parents, but it also creates a fun and engaging activity for the wider school community.

3. How School Banking works.

To participate in the program, students need to have a CommBank Youthsaver account. If they don't already have a Youthsaver account their parent/guardian can open one online at commbank.com.au/schoolbanking or at a CommBank branch.

Students then bring in their Dollarmites deposit wallet with their weekly deposit, and completed deposit slip, to school on the allocated School Banking day.

As a School Banking Co-ordinator, you then enter the individual deposits into the School Banking Portal, which will be credited overnight to each student's account (see Section 7 for further information on collecting and processing deposits).

Important Note: School Banking cannot be run more than once a week.

If the chosen School Banking day is disrupted by a public holiday, school carnival, or any other event, the school can notify the School Banking Helpdesk on 1800 674 496 or their allocated School Banking Specialist. In addition, you can choose to either:

1. Change the School Banking day for that week; or
2. Miss School Banking day for that particular week

This is to ensure the integrity of the program.

4. How the Rewards Program works.

The program is designed to ensure that each school child accountholder is treated fairly and have the same access to the program and its rewards. The purpose of the program is to encourage regular savings behaviour with redeemable rewards.

For every deposit the student makes, the automated reward token tracking system will add one (1) token to the student's profile. These tokens can be exchanged for reward items, with each item being redeemable for ten (10) tokens.

- The student must participate in the School Banking program to receive a token. Deposits outside of the School Banking program are not recognised for the Rewards Program e.g. deposits processed at branches do not receive a token.
- The system issues one token per deposit. If your school issues silver Dollarmite tokens, they can only be issued for a deposit.
- Students cannot "pool" their tokens together with other students or siblings.

The Rewards Program is optional at the Principal's discretion. If for any reason you are not participating in the Rewards Program, please let your School Banking Specialist know and we will organise to collect the materials.

How to Earn Tokens and Redeem Rewards.

1. For each deposit, students will be electronically allocated a reward token.
Viewing token balances: in the School Banking Portal, under 'Reports', select 'Student database'. This list is of all the student details and the last column titled 'Tokens' states the number of Dollarmites tokens the student has accumulated. This balance will be used to determine if the child is eligible for a reward.
Student tracking: Students can also track their progress on the CommBank Youth app (see Section 11). For any discrepancies, contact the School Banking Helpdesk who will be able to provide a reconciliation. Physical tokens: The School Banking Co-ordinator also has the option to hand out a silver Dollarmites token for each deposit.
Transferring Tokens: If a student previously attended a School Banking school and would like to have their token balance transferred to the new school please call the School Banking Helpdesk on **1800 674 496**.
2. Each reward item is redeemable for 10 tokens.
3. Every year we have a range of rewards to choose from. The range of rewards will be advised to you, in your role as School Banking Co-ordinator, through our communications at the start of each school year.
4. The reward redemption card is available separately as a stock item or to download and print online at commbank.com.au/schoolbanking. Once students have reached eight (8) tokens, the School Banking Portal will notify you of the students that are almost eligible to redeem. At this point, you can inform the parent/guardian via a deposit wallet insert. Simply place the individual reminders in their Dollarmites deposit wallet.
5. Once students have reached nine (9) tokens, parents/guardians will have the ability to pre-order. If this option is selected, the system will deduct ten (10) tokens. They will still be required to make the 10th deposit before the reward item can be issued to them.
Once students have reached ten (10) tokens, they are eligible to redeem with parent consent. You can send home a rewards redemption deposit wallet insert that you can order via the School Banking Portal.

6. To redeem a reward item with a rewards redemption deposit wallet insert:
 - a. The parent/guardian must select the reward item using the tick box, and write their name, class and student ID on the wallet insert. The completed wallet insert will need to be returned in their Dollarmites deposit wallet.
7. You can order a reward item for a student by navigating to the 'Order student rewards' screen in the School Banking Portal.

Once a reward item has been ordered, the system will generate a notification list to issue the reward item to the student for exchange of their 10 silver Dollarmites tokens (if physical tokens were issued). The student's name will remain on the notification list until you update the School Banking Portal to confirm the reward item has been issued.
8. All reward items are mailed to your school via Australia Post. By using the unique order number, printed on the box, you can locate the relevant 'Rewards & stock order report' for that box of items. If you have any questions regarding your order you can call the School Banking Helpdesk on **1800 674 496**.
9. A **School Banking Recognition Certificate** can be presented any time for recognising savings behaviour, and the School Banking Portal will notify you when a student is eligible for any of the **Certificates of Achievement below**;

- **Bronze Certificate** – 10 deposits.
- **Silver Certificate** – 20 deposits.
- **Gold Certificate** – 30 deposits.
- **Outstanding Achiever Certificate** – 40 deposits.

For full instructions on how to use this function, please refer to the **School Banking Portal User Guide**.

5. Getting School Banking and students started at your school.

The following information will assist you in getting the School Banking program started at your school, as well as getting students involved.

Step 1: Find a School Banking Co-ordinator.

If you have received this handbook, your school has already registered for the program, but you may not have a School Banking Co-ordinator on board yet. Engaging a School Banking Co-ordinator is the next essential step towards running a successful program.

What steps can you take to get a School Banking Co-ordinator on board?

Anyone 18 years or older, can volunteer to be a School Banking Co-ordinator, whether they are a parent, grand-parent, school administration officer or teacher. The school may choose to have more than one School Banking Co-ordinator to assist with processing or to ensure you have a back-up if required. Depending on the number of students banking, it should take between 1–2 hours each week to process deposits.

You can find an article calling for volunteers at commbank.com.au/sbc under the **Tools for SBC** section. **This can be used to assist you with identifying potential volunteers.**

Please note: All School Banking Co-ordinators need to apply individually with the Bank and be approved prior to volunteering for the program.

Step 2: Register your School Banking Co-ordinator.

To register a School Banking Co-ordinator, complete the School Banking Co-ordinator application form available in your School Starter Kit, or you can download and print a form at commbank.com.au/sbc

Important Information regarding registering:

- All potential volunteers need to apply individually with the Bank, all applicants must be over the age of 18, and agree to the terms of the application process as outlined in the Privacy Notice and Important Volunteer Requirements. Application approval is subject to the completion of checks and can be revoked at any time if the status of those checks' changes or if ongoing non-compliance with program rules are identified.
- For information on how we manage your information as well as School representatives information as part of the application process please refer to Section 8 Privacy and Confidentiality - Important Privacy Notice for Volunteers and School Representatives
- Registration, once approved, will enable the applicant to volunteer on behalf of the program including providing the School Banking Co-ordinator with access to the School Banking Portal and ensuring they receive all relevant communications for those volunteers who support other aspects of the program i.e. taking bulk cash deposits to be banked.
- To use the School Banking Portal to enter the students' deposits, order rewards, order support material and download quarterly contribution statements the School Banking Co-ordinator will require access to a computer connected to the internet.

- By registering, the School Banking Co-ordinator is agreeing to receive electronic communications to their nominated email address containing information about the program and any other information required to perform their duty as the School Banking Co-ordinator. They cannot opt-out of receiving these communications due to the importance of regular updates to the program unless they cease to be a School Banking Co-ordinator.
- The School Principal must certify the application on behalf of the school. The school, as per the individual requirements for volunteers in each State or Territory, will assess and verify the suitability of the person prior to engaging in school work or approved community work such as the School Banking program and may require additional checks (for example, a Working With Children Check).
- Once registration is approved the School Banking Co-ordinator will be contacted via SMS and Email. Once this is received the School Banking Helpdesk can provide them with a School Banking Portal ID and password by calling on **1800 674 496**.

Ceasing to volunteer for the School Banking program.

A School Banking Co-ordinator **must notify us immediately** by clicking on the “I am no longer a School Banking Co-ordinator” link on the bottom of all our email messages to them, or by contacting the School Banking Helpdesk on **1800 674 496**, or schoolbanking@cba.com.au stating “I am no longer a School Banking Co-ordinator”.

The school Principal can also advise that a School Banking Co-ordinator is no longer volunteering by contact the School Banking Helpdesk.

Step 3: Choose your School Banking day.

Liaise with the School Principal and choose the most convenient day for your weekly School Banking day.

Step 4: Announce that School Banking has arrived at your school.

The next step is to announce to the students and school community that the school now participates in CommBank’s School Banking program. You might like to make an announcement during a school assembly or include one of the articles available at commbank.com.au/sbc in your school newsletter, on your schools website, social media pages or whichever platform your schools uses to communicate with parents. . Your dedicated School Banking Specialist or a representative from your local branch may also be available to help launch the program at your school. Our School Banking team are here to assist you every step of the way.

Step 5: Telling parents about the program.

Finally, provide all interested parents with a parent guide as it highlights the benefits of the program and shows how to open a Youthsaver account for students who don’t already have one (see Section 6). Parent guides can be ordered through the School Banking Portal. The program is further enhanced by the CommBank Youth app, which allows students to track their savings progress and rewards tokens digitally in a fun and secure environment (see Section 11).

6. Opening accounts.

Those students who have an existing Youthsaver account can immediately start using their existing Dollarmites deposit book and deposit wallet to participate in the School Banking program. If the student has misplaced their Dollarmites deposit book or deposit wallet the parent/guardian can request a new one from their local branch, or you can provide a Dollarmites deposit book or deposit wallet from your stock if requested by the parent/guardian.

Information about School Banking and how to apply for a Youthsaver account is contained within the parent guides and can be distributed to parents or guardians of students who are interested in participating in School Banking.

There are three ways a parent/guardian can open a Youthsaver account for their child.

Option 1 – Apply online at commbank.com.au/schoolbanking.

Parents/guardians can easily open a Youthsaver account for their child online. A Welcome Pack with their account number, Dollarmites deposit book and deposit wallet will be received by the student through the mail within 10 business days. They are then ready to participate in School Banking.

Option 2 – Log on to the CommBank app (if they bank with CommBank).

Head to the menu in the top left corner, select 'Products and offers', then 'Bank accounts' and 'Student and youth accounts', scroll down to Kids and tap 'Open account'.

Option 3 – Apply at a branch.

Parents or guardians can apply for a Youthsaver account at any CommBank branch. The student will be provided with their account number, Dollarmites deposit book and deposit wallet on the spot. They are then ready to participate in School Banking.

Note: Birth certificate or legal court order is required to establish parent or legal guardian relationship. Personal identification such as a birth certificate or passport will be required for the child, and at least one form of ID (driver's licence or passport) for the parent or legal guardian.

Siblings of students who do not attend the participating school are able to apply for a Youthsaver account and participate in School Banking. They can apply for a Youthsaver account as per the options above.

7. Collecting and processing deposits.

To ensure the integrity of the program and all student deposits are recorded in a timely manner, schools must select one of two methods for the collection of School Banking deposits when conducting School Banking:

1. Establishing School Banking in one central location within the school premises on the designated School Banking day and the below procedure for processing School Banking deposits is followed; or
2. Deposit books for School Banking are collected from each classroom on the designated School Banking day and the below procedure for processing School Banking deposits is followed. Either a volunteer School Banking Co-ordinator, or the School, can select the most appropriate method depending on individual school circumstances. However, it is recommended that a volunteer, from the school community, would be the preferred method of accepting deposits to minimise the workload for the administration staff. All potential volunteers need to register individually with the Bank, all applicants must be over the age of 18 and application approval is subject to the completion of integrity checks
 - The only exemption from registration is in place for teachers or admin staff who specifically assist with the collection of deposit books from the classroom to the central location on School premises for processing by the School Banking Coordinator. All other activities for the School Banking program by teachers would require registration.
 - Do not share your School Banking login details. They are specific to you.



Important Note: Regardless of the method selected, any funds collected through the School Banking program are receipted immediately upon acceptance as outlined in this section. The use of unattended lock boxes on school premises for collection is not permitted. Student deposit slips, reward redemption cards or any other student information must not under any circumstances be held over or taken off school premises. After processing is completed you must immediately log out of the School Banking Portal and ensure all student information is locked away securely on school premises. **Failure to follow these instructions may result in the School Banking Co-ordinator being suspended from the position.**

Processing the deposits.

If banking is unable to be processed as required, or the School Banking Portal is not available, please contact the School Banking Helpdesk on **1800 674 496** or your School Banking Specialist for assistance.

1. We recommend your School Banking Co-ordinator badge be worn whenever performing School Banking duties. This will identify you as a registered School Banking Co-ordinator to students, teachers and parents. You are not expected to wear the badge at other times e.g. when depositing bulk cash or when walking around school premises.
2. Deposits from the students must be receipted immediately upon acceptance, then you must validate, input, balance and transmit the deposit/s in the School Banking Portal.



Important Note: The School Banking Portal will not enable you to process more than one deposit per day per individual student. Student deposit limits apply and large cash or cheque deposits cannot be deposited via the School Banking program.

3. Stamp the deposit book slip using the School Banking stamp provided.
4. Initial, stamp and date the stub in the deposit book as a record of when the money was collected by you. If the stub has not been completed please add the amount and date.

5. Enter the deposits by logging into the School Banking Portal available on commbank.com.au/sbc and select "Process deposits". Please refer to the School Banking Portal user guide for instructions. The user guide will provide you with instructions on how to enter a new student to your database.



Important Note: Only a registered School Banking Co-ordinator can access the School Banking Portal (see Section 5).

6. Once all student deposits are entered on the School Banking Portal click on the OK button, confirm your balance by verifying the total deposits on hand with the amount displayed on screen. Cash on hand should match with the total amount entered into the School Banking Portal. Once confirmed click OK, this will take you back to the Home screen.
7. To submit the student deposits to the Bank you must transmit the details via the "Transmit to bank" link available on the Home page in the Deposits section.
8. To authorise the transmission, input your password, then click the TRANSMIT button.



Important Note: Once deposits are transmitted to the Bank you will not be able to amend or delete details of submitted transactions. If an error is located you must immediately (without delay) inform the School Banking Helpdesk on 1800 674 496.

9. After the deposits have been submitted, you will be re-directed to the "Confirmation of Transmission" screen. This will display the date that the Commonwealth Bank received the transmission, as well as the number of successfully processed transactions. All transmission reports are stored electronically and you do not need to print these records. Historical reports can also be accessed via the Transmission Report in the Reports tab only if required.



Important Note: All student information relating to the School Banking program after processing should be locked away securely on school premises. For deposit slips older than six months, please destroy by either shredding the slips or placing the slips in a locked secure document rubbish bin. Under no circumstance are deposit slips to be taken to the branch for safekeeping or destruction

10. Select Log Out on the School Banking Portal (do not close browser until this is completed), if you receive error message "You have entered deposits but not transmitted them to the Bank..." click cancel and return to step 8.
11. Return all the deposit books and wallets to students the same day.
12. Complete the school's Clearing Account deposit slip. Your school's Clearing Account deposit book will have been sent to your school when the account was established. Deposit the cash at your local CommBank branch, Australia Post outlet or agency.



Important Note: All bulk cash collected on behalf of the School Banking program must be deposited within 24 hours of collection directly into the School Banking Clearing account. Any cash not immediately deposited should be locked away securely on School premises prior to being taken to the nearest CommBank branch, Australia Post Office or agency. Lock away all student information relating to the School Banking program as well as materials to facilitate the program (such as authenticating stamps, tokens etc.) after processing securely on school premises. **Note:** If you cannot deposit within 24 hours you should contact your designated School Banking Specialist.

Depositing bulk cash.

There are four (4) options for depositing the cash collected.

Note: All bulk deposits need to go directly into the School Banking Clearing account. School Banking Co-ordinators are not allowed to bank funds into any other account (for example own, school general or P&C etc.) then complete an online transfer to credit the funds.

	Instant Deposit ATM	QuickCash Bag – Using QuickCash Chute	Standard Bank Deposit	Australia Post or Agency Deposit
Deposit counted on the spot	Yes	No	Yes	Yes
Receipt received	Yes	No	Yes	Yes

Instructions for QuickCash completion.

Step 1: Simply complete your Clearing Account deposit slip and place it inside the QuickCash Bag along with the money collected. Take care NOT to include the student's deposit slips in this bag.

Step 2: Complete the deposit details on the front of the QuickCash Bag.

Step 3: Take the deposit to your local branch and place the QuickCash Bag into the 'QuickCash Chute' or over the counter to a CommBank staff member.

Note: This QuickCash service is not available if you deposit your banking at an Australia Post Office or agency.



Are the funds that students deposit at school insured in case of loss or theft?

All deposits into the students' account accepted via School Banking, as well as the supporting cash, are insured by the Bank once receipted by the School Banking Co-ordinator (receipted means they must be validated, input, balanced and transmitted in the School Banking Portal)



What if I am injured whilst specifically undertaking School Banking activities?

The Bank has combined general public and product liability insurance for volunteers specifically undertaking School Banking activities. In addition schools generally maintain public liability insurance for its employees or volunteers that relates to incidents when required. The Bank also has coverage for School Banking Co-ordinators who are specifically transporting School Banking bulk deposits during the period from the school and going directly to the nearest Commonwealth Bank branch, Australia Post Office or agency. All claims will be assessed on their individual merits.

For further details on this aspect, please contact either your local School Banking Specialist or the School Banking Helpdesk.



Use of Cash Collection Services.

It is acknowledged that the School may have a cash collection service that transports money for the Schools general banking to the local branch.

These can also be utilised for the bulk cash deposit for the School Banking program if the School wishes. Any cost associated with this service will not be covered by the Bank. In addition the Bank will not provide insurance coverage for the collection service and the School will need to ensure that this provider has the necessary and adequate insurance coverage for the activity. There are no requirements for the provider to be registered as a School Banking Coordinator.

If the school choose to utilise this option it must be lodged with your provider within 24 hours of collection. Evidence of lodgement is required to be maintained and may be requested.



Does Australia Post have any limits for School Banking deposits?

For a combined cash deposit (notes and coin), the maximum permitted amount in any one transaction is \$6,000. All coin deposits are required to be bagged and sorted.

8. Privacy and confidentiality.

As a Bank, we have to protect the privacy and confidentiality of students who have accounts with us, we need to protect your personal information and the information of School representatives. **We have legal obligations to protect the privacy and confidentiality of all our customers and our representatives. A breach of privacy can result in serious harm**, including identity theft, emotional harm, financial loss and reputational harm.

It is therefore important that, as a School Banking Co-ordinator, you protect personal information and banking-related information of students from unauthorised access, use, disclosure or loss.

Examples of confidential and personal information in relation to the School Banking program include a child's contact details, address, date of birth and information about a person's financial position, such as their account number, account balance, or School Banking transaction history.

What you can do to protect privacy and confidentiality of School Banking students.

- Do not discuss or disclose any confidential matters pertaining to accountholders and their accounts with anyone else other than the accountholder.
- Do not share your log-on credentials with anyone else. Each registered School Banking Co-ordinator is provided with their own unique log on information for the School Banking portal. If you are unsure of your information, please call the School Banking Helpdesk on 1800 674 496.
- Make sure you log out of the School Banking Portal, or lock your screen, when you are not using it to ensure that no-one else can access the information.
- It is important that you never leave confidential information unattended. Lock such information away securely in a lock box. Deposit slips or reward redemption cards must not under any circumstance be taken off school premises for processing or storage. Access to locked storage should be limited to individuals registered to the School Banking program and School Administration staff. The use of unattended lock boxes on school premises for deposit collection is not permitted.
- Do not email confidential information (child's account number or name) to our School Banking Helpdesk or your School Banking Specialist.
- For deposit slips older than six months, please destroy by either shredding them, or placing them in a locked secure document destruction bin.

Important Requirements:

- All School Banking Co-ordinators need to register individually with the Bank prior to Volunteering for the program. The School Banking Co-ordinator application form can be downloaded via commbank.com.au/sbc then **Support materials for School Banking Co-ordinator**.
- We encourage all volunteers to wear a School Banking Co-ordinator badge when processing School Banking deposits, handing out student rewards or interacting with students or parents for School Banking duties. This assists students, parents or teachers to identify you as the School Banking program representative. You are not required to wear the School Banking Co-ordinator badge at other times e.g. when depositing bulk cash or when walking around school premises.

- To ensure we maintain privacy for our students in the program, if you are no longer volunteering for the School Banking program, you must notify us immediately by either contacting the School Banking Helpdesk on **1800 674 496**, or clicking on 'I am no longer a School Banking Co-ordinator' link on the bottom of all our electronic communications to you, or by sending an email to schoolbanking@cba.com.au stating 'I am no longer a School Banking Co-ordinator'.

Should you have concerns adhering to the above points, please do not hesitate to contact your designated School Banking Specialist who will work closely with you to determine an appropriate solution.

Important Privacy Notice for Volunteers and School Representatives.

Applicants and Volunteers: We collect your personal information in order to administer and manage your volunteer application and ongoing involvement in the School Banking Program. This includes conducting internal checks, verifying your volunteer status, to help us manage compliance of the program and to keep you updated. If you do not wish to provide all requested personal information we will unfortunately be unable to proceed with your application.

Your personal information may be shared with the school (including via email) for the purpose of managing your involvement in the Program (such as to verify and confirm your ongoing appointment as a volunteer, reporting on your conduct specific to the facilitation of the Program and our decision to approve, maintain or revoke your volunteering status).

School Principals or Representatives: We collect your personal information in order to contact you and to provide important information about the Program.

For further information on the ways we collect, use and disclose your personal information, how you can get in contact with us to provide feedback about its handling or countries where personal information may likely be transmitted to by the Bank please visit commbank.com.au/privacy for a copy of our Privacy Policy.

Reporting Data Breaches.

If you suspect that a data breach may have occurred you must immediately inform the School Banking Helpdesk on **1800 674 496** or email schoolbanking@cba.com.au

Data breach incidents can occur in a number of ways. Examples include but are not limited to:

- A customer or person accesses personal information without authority, or
- Information to a third party without authority, or
- Personal information e.g. it is stolen etc.

If you identify or suspect that a data breach has occurred, you must immediately (without delay) inform the School Banking Helpdesk on **1800 674 496**. At the time of reporting we will ask you some key questions to understand the incident – these may include:

- Date on which the incident occurred.
- Date on which the incident was detected.
- How the data breach incident occurred.
- What information was involved in the data breach?
- Number of individuals whose personal information may have been involved in the data breach.

Do not delay reporting the incident even if not all the information is available. Once reported the Bank will then take ownership of the breach and may contact you if we require more information to complete the notifiable assessment and if required the relevant notifications to the customer and / or regulatory bodies.

9. School Banking Contributions Program.

Schools participating in the School Banking program receive fundraising support, with over 1.2million being shared among participating primary schools in 2020. Schools can use the contributions received for computers, books, sporting equipment or anything else the school may need. All contributions will be paid into the account that was nominated on the School Banking Registration and Contribution Form that was completed when the school joined the program. Quarterly contribution statements for the previous seven years can be downloaded through the School Banking Portal.

Contributions Program structure.

Establishment Contribution (new schools)	An Establishment Contribution of \$200 is paid to the school when their first ever School Banking deposit is processed, or if a school re-joins after 12+ months. Payment will be made within two business days of deposit.														
Annual Contribution (existing schools)	An Annual Contribution each calender year is paid to the school when their first School Banking deposit is processed. The amount paid is based on the number of students who have made at least one School Banking deposit in the prior year. Annual School Banking Contribution Table<table><tr><th>Number of Students</th><th>Contribution</th></tr><tr><td>1–100</td><td>\$100</td></tr><tr><td>101–200</td><td>\$200</td></tr><tr><td>201–300</td><td>\$300</td></tr><tr><td>301–400</td><td>\$400</td></tr><tr><td>401–500</td><td>\$500</td></tr><tr><td>501+</td><td>\$600</td></tr></table> Payment will be made within two business days of deposit.	Number of Students	Contribution	1–100	\$100	101–200	\$200	201–300	\$300	301–400	\$400	401–500	\$500	501+	\$600
Number of Students	Contribution														
1–100	\$100														
101–200	\$200														
201–300	\$300														
301–400	\$400														
401–500	\$500														
501+	\$600														
Regular Savers Contribution	A Regular Savers Contribution of \$5 is paid to the school for every 10 School Banking deposits processed per student, in line with the existing School Banking Rewards Program for students. Payment will be made on a quarterly basis in January, April, July and October.														



Important: We may amend the structure of the School Banking program from time to time, including changes to the structure or level of contributions. We will advise you if we do.



How do we change the account that our contribution payment is made to?

To change the account that your contribution payment is made to you will need to recomplete the School Banking Registration and Contribution form with the updated details.

10. Ending the School Banking program at your school.

If your school has decided to no longer participate in the School Banking program there are a few things that you will need to do before ceasing School Banking at your School. To help make it easier we have created a checklist for you below.

- ☐ Notify the families at your school of the finishing date. Your School Banking Specialist will be able to provide you with a newsletter article that you can use.
- ☐ Advise your School Banking Specialist or the School Banking Helpdesk that your school will not be participating in the School Banking program. They will organise the collection of all non-destructible School Banking materials (e.g. Stamps, Quickcash bags, Deposit books, Deposit wallets and Rewards).
- ☐ Ensure that all eligible students have placed and received rewards orders.
- ☐ Ensure there are no outstanding transmissions or deposits to be processed and the clearing account is at a \$0 balance.
- ☐ All paper based records of customer information relating to the School Banking program are to be shredded or securely destroyed onsite on School premises this includes deposit slips less than 6 months old.
- ☐ Provide written confirmation to cease the program from the school via one of the options below;
 1. On a school letterhead signed by the principal emailed to schoolbanking@cba.com.au OR
 2. An email from the School Principal – email must be received from the principal's email address (not the school address or administration email address) and must have the Principal's digital signature.

11. Youthsaver account.

Our Youthsaver account is perfect for getting the right financial start in life, and supports the core values of the School Banking program by rewarding regular savings. For more information about the Youthsaver account visit commbank.com.au

To apply, students have to be under 18 and be an Australian citizen. They also need to have a parent or guardian as signatory to the account until they turn 14 years of age (see section 6 for details on how to apply).

12. CommBank Youth app.

The CommBank Youth app is an innovative digital banking tool that helps teach Australian children real-life money skills in an increasingly cashless world. It's fun and secure, and enhances the School Banking experience.

With the CommBank Youth app, students can:

- Check their account balance.
- View their School Banking deposits in the transaction history.
- Track the number of Dollarmites tokens they have earned with School Banking since their last reward redemption.
- Set savings goals and monitor their progress.
- Create a list of jobs/chores they can do to earn pocket money.

The CommBank Youth app will also allow students to enter their School Banking day as a reminder.

Dollarmites tokens.

Students can easily keep track of their Dollarmites tokens in the CommBank Youth app. This means less enquiries for the School Banking Co-ordinator, as students can now monitor their own progress on the app.

Only deposits made through the School Banking Portal will be automatically tracked through the reward tracking system and allocated a token. Once a student has reached 10 Dollarmites tokens, the CommBank Youth app will inform them that they're ready to redeem a reward item. Students will be directed to visit commbank.com.au/schoolbanking where the latest rewards redemption card is available to download and print (see section 4 for more details).

If you receive enquiries from parents about the CommBank Youth app, please direct them to visit commbank.com.au/youthapp.

For troubleshooting enquiries they can be directed to contact us on **13 2221**.

How to get started.

The CommBank Youth app is now available to download from the App Store on any iOS 9+ device.

Note: The CommBank Youth app is currently not available on Android devices.

To log on, students will require their NetBank client number and password. If students require a NetBank client number, this can be set up online if the parent or guardian can see their child's account in their NetBank or CommBank app. Otherwise, they can set this up in branch by bringing along personal identification, like a driver licence, and the child's birth certificate.

Simply visit commbank.com.au/youthapp to find out more about the CommBank Youth app.

13. Health & Safety.

CommBank is committed to providing a safe environment for staff, customers and any third parties such as visitors, contractors etc. This same commitment is extended to School Banking.

As a School Banking Co-ordinator, whilst on school premises, you should follow all health and safety directives issued by the school. This may include participating in orientation programs, ergonomic risk assessments, health and safety learning activities, emergency exercises, as well as following safe work procedures or any other activity deemed as necessary by the school. Particular attention should be considered regarding the following common hazards.

Ergonomics.

Think about how you sit, the layout of your monitor, keyboard, mouse, and ensure that you regularly stop and stretch.

Follow these basic principles for setting your workstation before processing School Banking deposits.

- Adjust the chair height so thighs are approximately horizontal and feet flat on the floor or on a footrest.
- Position the backrest lumbar support so that it snugly fits the curve of the lower back.
- Position the chair close to the desk without interference of armrests or other objects under the desk.
- Position the monitor directly in front and adjust the height so the top edge is approximately at or a little below eye level.
- Position the keyboard directly in line between you and the desktop monitor.
- Place the mouse beside the keyboard.

Manual handling.

School Banking does not involve significant manual handling; however, care should be taken with movement of stores, bulk stationery or significant volumes of coins.

- Ensure as much as reasonably practicable that coin volumes are kept to a minimum.
- Only use coin and cash bags supplied by the Bank.
- Move only one bag of coins with both hands at any one time.

Slips/Trips.

- Wear appropriate footwear when undertaking School Banking activities
- Walk only on designated walkways
- Keep work area clear and uncluttered
- Report any identified trip hazards to the school or branch

Road safety.

School Banking Co-ordinators who drive to the nearest CommBank branch, Australia Post Office or agency for the purposes of transferring the bulk deposit are exposed to additional hazards than those of us who work solely in a school environment. As hazards on the road can range in nature, there is often a combination of factors that could pose a risk, and hazards can be unpredictable.

School Banking Co-ordinators are expected to take personal responsibility. This involves always being alert to potential hazards and eliminating or correcting any known hazards within your control. Your driver's licence must be current and you must be legally permitted to drive the vehicle; all relevant road rules should be followed; and the vehicle must be registered, well maintained and carry all necessary insurance.

Aggressive customers.

The Bank views any aggressive behaviour, which is directed towards a School Banking Co-ordinator whilst undertaking School Banking, as an unsafe situation that must be reported immediately to our School Banking Helpdesk on **1800 674 496**.

At no stage does the Bank expect you to resolve the situation. It's important you direct the customer to their local branch or to call **13 2221** where we have trained staff on hand to handle and resolve their enquiry, as well as reporting the incident to the School Banking Helpdesk.

Reporting an incident.

Any health and safety incident whilst on school premises should be reported to the school immediately, and emergency services called on **000** if required. Once it is safe to do so please notify the School Banking Helpdesk on **1800 674 496**.

For health and safety incidents occurring when transferring the School Banking bulk deposits from the school and going directly to the nearest CommBank branch, Australia Post Office or agency, please contact the School Banking Helpdesk on **1800 674 496**.

14. Support, further information and tools.

For more information on the School Banking program, or to access a variety of support materials, please visit commbank.com.au/sbc

Alternatively, call your dedicated School Banking Specialist or the School Banking Helpdesk on 1800 674 496, Monday to Friday, 9.00am to 5.00pm (Sydney time).

Media Enquiries.

If you or your school are approached by a journalist, whether it be in person or online, please refer them to our media hotline 02 9118 6969, and inform our Media desk by calling the hotline or emailing media@cba.com.au

SpeakUP Hotline.

The SpeakUP Hotline provides a safe, accessible and independent avenue for our people, contractors and volunteers to raise issues and concerns impacting their role, their wellbeing at work or the Bank without the fear of repercussion. It seeks to support an environment where all our people can live our values, e.g. courage – being able to do and say what's right; and commitment – taking ownership and following up.

The SpeakUP Hotline is a 24/7 telephone and email service for our people answered by independent consultants who are qualified and equipped to respond to these matters. While calls and emails are received independently, matters are then referred to the relevant department within the Bank for resolution with oversight from the internal SpeakUP team.

The SpeakUP Hotline is also the primary way to report internal fraud and dishonest behaviour or misconduct issues across the Bank.

The following behaviour can be reported through the SpeakUP Hotline:

- Dishonest.
- Fraudulent.

New School Banking Co-ordinator Onboarding Checklist.

When a new School Banking Co-ordinator joins your school, you can use this checklist to help train them on the Program. All the information below can be found throughout the handbook.

- ☐ Register your new volunteer using the School Banking Co-ordinator application form. The current version can be found at www.commbank.com.au/sbc
- ☐ Once their registration is completed the volunteer will receive confirmation via SMS and Email.
- ☐ They will need to call the School Banking Helpdesk for their School Banking Portal ID and password by calling on 1800 674 496.
- ☐ Walk through where to find the School Banking Handbook on the portal. It is best to allow time for them to review this.
- ☐ Walk through where to find the School Banking Portal User Guide on the portal. This will be especially handy if they are processing deposits and ordering rewards.
- ☐ Meet with your School Banking Specialist (via phone or in person).
- ☐ Confirm the banking day, location where School Banking is processed and location of storage supplies.
- ☐ Confirm your school's calendar of events throughout the year. For example, Information session for parents and Orientation Days for new starters.

Things you should know: We may amend the structure of the School Banking program from time to time. We will notify you of any amendments to the level of service or contributions. The current program structure can be viewed in this latest version of the School Banking Co-ordinator Handbook or at commbank.com.au/schoolbanking Terms and Conditions for the Youthsaver account are available by calling 13 2221, from commbank.com.au or from any branch of the Bank. As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on the advice, consider its appropriateness to your circumstances. If you have a complaint, the Bank's dispute resolution process can be accessed on 13 2221. Commonwealth Bank of Australia ABN 48 123 123 124.

The School Banking Helpdesk is available to all
School Banking Co-ordinators on **1800 674 496**,
Monday to Friday, 9.00am to 5.00pm (Sydney time).