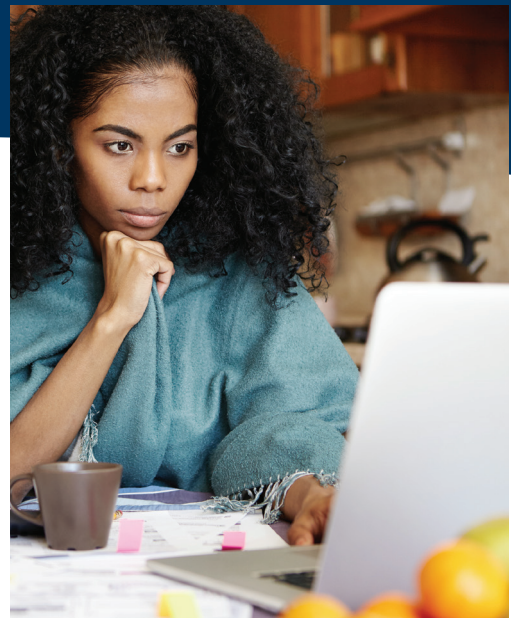


# Online Account Opening and Saver Transfers

Quick Start Guide



# Create An Account, Transfer to Saver Online, Anytime.

- Open Chequing
- Open Savings
- Open Time Deposit
- Transfer to Time Deposit (Saver)

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## Quick Start Guide

Enjoy the ease and flexibility of opening a Personal or Private Wealth Clarien Chequing, Savings or Time Deposit Account and transfer to your Saver online with Clarien iBank. Skip the wait, save time and open accounts at your convenience - anytime, anywhere from your desktop or tablet.

## LET'S GET STARTED

Log in to your Clarien iBank account.

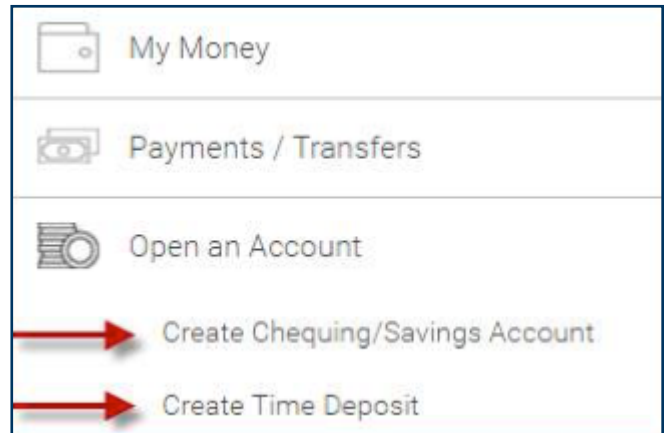
If you do not have a Clarien iBank account, please contact the Clarien Service Centre on 441.296.6969 for setup and access.

## Create Chequing/Savings Account

Chequing or Savings Accounts offer solutions to simplify your banking needs and reach your financial goals.

To create a Chequing or Savings Account, please proceed as follows:

- 1) From your Clarien iBank dashboard, select **Open an Account**
- 2) Select **Create Chequing/Savings Account**
- 3) Select the Offer - either iBank **Personal Chequing** or iBank **Personal Savings**
- 4) Select the **Product Type**
- 5) Create a **Nickname** for the Account (Optional)
- 6) Review product selection. Read and agree to the **Terms & Conditions**
- 7) Click the **Submit** button
- 8) **Review the creation of account.** If satisfied, **Confirm** the creation. If there are changes, click the **Cancel** button.
- 9) When the account is successfully created, your new account number is displayed and a cyber receipt is available for confirmation.



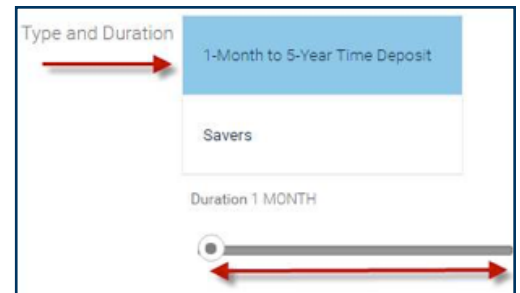
## Create Time Deposit Account

You have savings goals - let's customise a plan to help you reach them with a Time Deposit Account.

Open your account today - here's how:

- 1) From your Clarien iBank dashboard, select **Open an Account**
- 2) Select **Create Time Deposit**  
**For 1-Month to 5-Year Time Deposits:**
  - Select the **From Account**
  - **Enter the Amount.** (Minimum deposit is \$1,000.00 BMD/USD)

- Click **1-Month to 5-Year Time Deposit** within the Type and Duration field.
- Using the slider, you can select the duration of the time deposit.
- Review product selection. Read and agree to the **Terms & Conditions**
- Click the **Submit** button
- **Review the creation of account.** If satisfied, **Confirm** the creation. If there are changes, click the Cancel button.
- When the account is successfully created, your new account number is displayed and a cyber receipt is available for confirmation.



### For Savers:

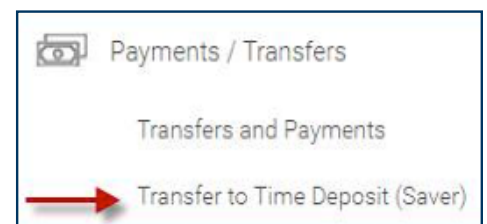
- **Select the From Account**
- **Enter the Amount.** (Minimum deposit is \$50.00 BMD)
- Click **Savers** within the Type and Duration field
- Review product selection. Read and agree to the **Terms & Conditions**
- Click the **Submit** button
- **Review the creation of account.** If satisfied, **Confirm** the creation. If there are changes, click the **Cancel** button.
- When the account is successfully created, your new account number is displayed and a cyber receipt is available for confirmation

## Transfer to Time Deposit (Saver)

Enjoy the convenience of transferring to a Saver Account anytime, anywhere.

Here's a simple way to create your transfer today:

- 1) From your Clarien iBank dashboard, select **Payments/Transfers**
- 2) Select **Transfer to Time Deposit (Saver)**
- 3) Select the **From Account**
- 4) Select the desired **Saver Account**
- 5) **Enter the Amount**
- 6) Select your **transfer option** (Single or Repeated)
- 7) Select the **transfer start date** (If repeated you must enter the frequency and end date)
- 8) Enter the **Payment Details** i.e. Transfer to Saver. (This will be displayed on your statement)
- 9) Review transaction details then click the **Submit** button
- 10) If satisfied with the transaction details, click **Confirm**. If there are changes, click the **Cancel** button.
- 11) When the transfer is successfully completed, a cyber receipt will be available for confirmation.



## Frequently Asked Questions

### IS THE ONLINE ACCOUNT OPENING PROCESS FASTER THAN APPLYING IN BRANCH?

Yes. Online account opening is a convenient, faster, efficient, and immediate. It allows you to open accounts online, anytime from your desktop or tablet.

### WHAT WILL I NEED TO OPEN ACCOUNTS ONLINE?

For the initial account opening, documentation is not required. However, updated client information may be required by the Bank from time to time.

### IF I OPEN AN ACCOUNT ONLINE, WILL I STILL BE REQUIRED TO COME IN TO THE BANK TO COMPLETE THE ACCOUNT OPENING PROCESS?

No, the account would be ready for immediate use.

### HOW DO I ADD SOMEONE TO MY NEW ACCOUNT?

Please contact our Client Service Centre on 441.296.6969 to setup an appointment.

### CAN I USE MY CHEQUING/SAVINGS ACCOUNT IMMEDIATELY?

Yes, your new account can be used to send and receive money immediately i.e. salary.

### IS MY ACCOUNT AUTOMATICALLY LINKED TO MY EXISTING DEBIT CARD?

It is not automatically linked. However, you can contact our Client Service Centre on 441.296.6969 to request linking your debit card to the new account.

### WILL I RECEIVE PAPER STATEMENTS FOR MY NEW ACCOUNTS?

In an effort to reduce our environmental footprint, statements will only be available online through Clarien iBank.

### WHY AM I UNABLE TO OPEN ACCOUNTS ONLINE?

Please contact our Client Service Centre on 441.296.6969 for assistance as updated client information may be required by the Bank.

### CAN I OPEN ACCOUNTS AND TRANSFER TO MY SAVER WITH MY MOBILE DEVICE?

This option is currently not available.

## Need Help?

For additional assistance please call the Clarien Service Centre on 441.296.6969 (Monday to Friday, 8:30am to 5pm) or email us at [servicecenter@clarienbank.com](mailto:servicecenter@clarienbank.com).

## Need A Clarien iBank Account?

Online banking just got easier with Clarien iBank and iBank Mobile. Clarien iBank gives you fast, secure fingertip access to all your accounts – right on your desktop or favourite mobile device.

To establish Clarien iBank access or for assistance with additional inquiries, please contact our Client Service Centre on 441.296.6969.



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