




# INVESTBANK's Bites Of Financial Advice

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REVOLVING AROUND YOU

Keep abreast of your finances during your summer travelling. Here's how to keep track of your accounts anytime, anywhere.



Internet banking helps you execute and complete your banking needs conveniently without being limited by branch working hours, weekends, holidays or making the effort to go to your branch. Consider this your ultimate sense of peace when travelling for business or pleasure.



Accessing your bank accounts at any time gives you the ability to budget your money and plan and monitor your financial situation. Because you can view your account balances and bank statements at any moment, you can closely monitor your daily spending, credit card transactions and other withdrawals or deposits while you are away from home.

### Financing your travel

Budgeting for vacations is always a smart idea and using Internet banking has made implementing a saving plan fairly easy and hassle-free. For instance, you can limit your ATM access to only your current account, which will not give you direct access to your savings account. This limitation will help you control your impulse spending and encourage savings. It will also assist you in leveraging your Internet banking so you can place a monthly recurring fund transfer (of any amount) from your current account to your saving account; by the time your vacation date arrives, you will have a nice amount stocked up in your savings account to finance your trip! If you ever need immediate access to your saved cash while travelling, go on-line, transfer the money needed from your saving account to your current account and you can instantly withdraw your extra cash from the closest ATM.

Obtaining a personal loan is another means to finance your vacation or business trip through your Internet banking service. You may apply for a personal loan and receive a predetermined interest rate and an initial approval on-line; simply access your on-line banking and choose the loan type, loan amount and number of years for payback. Once you receive the loan, you may plan your monthly repayment using Internet banking as well by setting monthly recurring transfers from your account to your loan account to avoid late charges and ensure timely payments.

### Managing your cash while travelling

Should any family member or friend desperately need money while travelling, you may easily transfer cash from your accounts and any third party accounts, allowing you to provide them with cash in such emergencies. If you have a child studying abroad who gets short on cash towards the end of the month or the end of the year, Internet banking can save the day.

Transferring funds among your own accounts is also helpful when you are short on cash, in which case you may utilise your credit card balance and transfer cash



from your credit card to your current account. You may use on-line transfers to pay your credit bills on a timely basis, thus avoiding additional charges and interests.

Other than paying your credit card bills, Internet banking may be used for paying your utility bills. You no longer need to worry about having your mobile phone service cut-off while out of town since you can pay the bill in a timely manner on-line. You can even pay your social security payments on-line if you're self-employed.

Internet banking is also useful for ordering cheque books, deactivating credit cards (in case of the unfortunate event that your card is lost or stolen when on vacation), requesting new PIN codes and updating your personal data and address without the need to actually visit your branch. 