

Are you ready to be rewarded?

DIY Super Saver takes out  
top spot

Let's Talk DHOAS



Official launch of Australian Military Bank and Military Rewards account held at the Australian War Memorial, Canberra on 4 December, 2015. (L-R) John Ford (CEO, Australian Military Bank), Robyn Collins (DefenceCare), Simon Sauer (Mates 4 Mates), Chief of Defence, Air Chief Marshal Mark Binskin AC, David Gray (Legacy) and John Bale (Soldier On).

# communiqué

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# Are you ready to be rewarded?

Introducing the Military Rewards everyday transaction account.

- 2% cash back on Visa payWave transactions
- Free rediATM withdrawals
- No Visa Debit Card fee
- Gifting to Defence Charities

## Rewards for you

The Military Rewards account is an everyday transaction account designed to reward you as you spend. Simply deposit \$1,500 or more each month (such as your salary) and you'll receive 2% cash back on all your Visa payWave transactions under \$100.

## Free rediATM and NAB ATM's

You also get free use of over 3,400 rediATM's and NAB ATM's across Australia. There's one near you.

## Rewards for your community

Each month, Australian Military Bank will sweep the 'spare change' from your account (i.e. the cents on your account balance up to 0.99c). We'll then match this donation and contribute the money directly to a Defence charity of your choosing. You can select from the following organisations or simply share the donation across all four charities:

- DefenceCare
- Legacy
- Mates for Mates
- Soldier On

## Are you eligible?

The Military Rewards account is available to both existing and new members of Australian Military Bank. Simply switch your existing access account or apply for a new account in minutes. Simply fill out our **online** form, drop into **branch** or call **1300 13 23 28**.

Visit [australianmilitarybank.com.au/military-rewards](http://australianmilitarybank.com.au/military-rewards) to learn more.

\* Deposit a minimum of \$1,500 per month (excluding transfers from other Australian Military Bank accounts) to be eligible for the 2% cash back offer. The offer applies on contactless Visa payWave purchases under \$100. Consider the Terms and Conditions and schedule of Fees and Charges available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

## Our Chairman



Welcome to the January issue of **Communiqué**. I'm delighted to present you our very first issue as Australian Military Bank



Looking back, 2015 was a year of significant change for our organisation.

On 1 December 2015, we converted to Australian Military Bank following member and regulator approval. An official launch was held on 4 December at the Australian War Memorial, Canberra where we were honoured to have the Chief of Defence, Air Chief Marshal Mark Binskin AC as our special guest.

Our new Military Rewards account was also announced to coincide with the launch of Australian Military Bank. This exciting transaction account offers members free rediATM withdrawals and 2% cash back on Visa payWave transactions under \$100. Importantly, the Military Rewards account also provides ongoing support to four noteworthy Defence-related charities. You can find out more about the Military Rewards account in this issue.

The past year also saw the introduction of a new mobile banking app and website, an expanded fleet of rediATMs, improved DHOAS Home Loan range and refurbishments to selected branches. It has certainly been a busy year.

On behalf of myself and the Board, I would like to extend our sincerest thanks for all the support we've received from members in the past year. We look forward to serving you in 2016 as Australian Military Bank.

RADM Clint Thomas AM, CSC, RAN  
Chairman





## DIY Super Saver takes out top spot

Australian Military Bank has taken out the prestigious Money Magazine 2016 Best of the Best award for our DIY Super Savings account.

A cash account specifically for SMSF – our DIY Super Saver offers you greater control over how you invest your superannuation funds. It's simple to open and easy to operate. You can leave your funds in the account to earn a high interest rate, or move money between your choice of investments.

We were also runner-up in the Balance Transfer category of the Money Magazine 2016 Best of the Best awards for our Low Rate Visa Card.

It offers 0.00% p.a. balance transfers for 12 months and reverts to a low ongoing purchase rate of just 10.99% p.a.

For more information, including terms and conditions, visit [australianmilitarybank.com.au](http://australianmilitarybank.com.au), drop into a **branch** or call **1300 13 23 28**.

## Let's talk Defence Home Owners Assistance Scheme (DHOAS)

So, you've decided your budget, checked your eligibility and are now looking for your new home. Are you ready to take the next step in your DHOAS journey?

### Get started

You've worked hard serving your country and so you should ensure that you're getting the most from your DHOAS subsidy. You can work out what your maximum monthly subsidy is at [dhoas.gov.au/subsidy-calculator.html](http://dhoas.gov.au/subsidy-calculator.html).

### Pick your loan

It's important to compare which home loan gives you the best rate and suits your lifestyle. We have a range of special DHOAS home loans just for people in the ADF and offer discounts for eligible borrowers. Use our handy DHOAS comparison tool at [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

### Apply for the loan

When applying for a DHOAS loan, you'll need to get a subsidy certification from the Department of Veterans' Affairs. Visit [dhoas.gov.au/how-dhoas-works.html](http://dhoas.gov.au/how-dhoas-works.html) to apply. You'll also be required to provide details of your income, expenses, assets, other loans and credit cards.

### Enjoy your new home

Living with a mortgage can take a little getting used to. We suggest setting up automatic repayments and matching your repayment timing to your salary payments. This will help ensure your home loan repayment is the first item to get paid each month or fortnight.

### Ready to go?

We can help you find the loan that suits your circumstances. Simply book an appointment with an Australian Military Bank mobile banker on our **website**, speak with a lending specialist **in branch** or call **1300 13 23 28**.

More information on how the DHOAS Scheme works is available at [dhoas.gov.au/how-dhoas-works.html](http://dhoas.gov.au/how-dhoas-works.html).

## DHOAS Home Loans starting from 4.32% p.a. (4.36% comparison rate)\*

\* Comparison rate based on a loan of \$150,000 repaid over 25 years. **WARNING:** The comparison rate is applicable only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Terms, conditions, fees, charges and lending criteria apply and are available at the time of application.

# Supporting the Defence Community



Australian Military Bank launch cake cut by PTE Trinder of 5RAR at Robertson Barracks with his sword.



The Australian Military Bank cake and cupcakes.



(L-R) Greg and Kerry from Australian Military Bank with GPCAPT Greg Weller T/CDR AOSG T/SADFO EDP celebrating our launch at the RAAF Edinburgh branch.

## Welcoming the new kid on the block

On 4 December, 2015, the official launch of Australian Military Bank and the flagship Military Rewards account was held at the Australian War Memorial, Canberra.

MC at the event was Erin Molan, with special guests including the Chief of Defence, Air Chief Marshal Mark Binskin AC, and The Honorable Dr Brendan Nelson.

The Chief of Defence marked the occasion by unveiling a commemorative plaque. To kick-start the new account, a cheque for \$10,000 was also presented to the charities by our Chairman and CEO.



Our Chairman RADM Clint Thomas AM, CSC, RAN and CEO John Ford presenting the cheque to representatives from DefenceCare, Legacy, Mates 4 Mates and Soldier On, with Erin Molan.

## Upcoming Events



*HMAS Cerberus Welcome Day DCO Day,*  
20 January



*Welcome to Townsville DCO Day,*  
6 February

