

communiqué

SPRING ISSUE | NEWSLETTER | OCTOBER 2020



State War Memorial, Kings Park, Perth.



CEO MESSAGE
AGM 2020



MOBILE BANKING
in your home!



YOUR BANK
during COVID-19



**MRA CHARITY
IN PROFILE**
RSL DefenceCare



Welcome to the October issue of Communiqué

Our 61st Annual General Meeting (AGM) will provide members with the opportunity to hear about our progress and plans regarding Australian Military Bank. The health and wellbeing of our members is paramount, so like many other organisations our 2020 AGM will be held virtually.

On behalf of the Bank, I would like to extend my thanks to the over three thousand Defence Force personnel who have been deployed as part of Operation COVID-19 Assist, in roles that range from strategic management through to community support.

At the start of 2019, we implemented the Voice of the Member (VoM) program to gain insight from our members on the service they experience. I am pleased to announce that this quarter our measure for delivering positive experiences based on member feedback has shown an improvement of over 50% compared to June 2020. Thank you to all our members who have participated in this program, we appreciate your feedback.

In this issue, we showcase how RSL DefenceCare is always there helping

Australian veterans and their families in times of injury, illness, or crisis. RSL DefenceCare is part of Australian Military Bank's 'cents gifting' program, which has seen over \$210,000 donated to Defence charity partners since 2015. This program is available with the Bank's Military Reward Account, which sees us match our members contributions to select charities through a monthly 'round-up' feature.

With Remembrance Day next month, we will be standing up for a moments silence on the eleventh hour of the eleventh day of the eleventh month to honour the fallen Australian Defence Force personnel. We commemorate their sacrifices and bravery protecting our great nation, we will always remember them.

Finally, on behalf of the Board, I would like to extend my gratitude to all our members for their ongoing business with Australian Military Bank.

John Brooks
Chair

CEO Message AGM 2020

As the COVID-19 battle goes on across our states and territories we have continued to focus on zero disruption to member services wherever possible. Critical to this has been support for our members and staff in Victoria who have been in a prolonged state of lockdown. We have made enhancements to our call centre processes to support better member service and we continue to progress opportunities to improve our Online service and support with enhanced cross-skilling for faster service.

As our Chair has stated, due to COVID-19 our 61st Annual General Meeting will be held virtually to safeguard the health and wellbeing of our members. Even though it will be virtual, I look forward to my first AGM with Australian Military Bank. We are currently developing our member strategy, which combined with your input will help us to operate in a more member-centric way. Our strategy is focused on our Members, Partners and People to ensure we are fit for the future and support our members and ensure the Bank is reliable, trusted, and easy to do business with. Hearing your ideas and thoughts are particularly important to us in shaping the future of the Bank.

To hear about our results and to hear more about our approach to developing our member strategy over the next 12 months and vote on matters of the Bank, please participate in our virtually accessible Annual General Meeting by:

- lodging your direct vote online or appointing a proxy to vote on your behalf, via the online platform;
- submitting your questions online prior to the meeting; and,
- joining the live audiocast, which allows you to ask questions and vote during the meeting.

For more information on the AGM including how to join the meeting, participate and vote by proxy, please visit australianmilitarybank.com.au/agm2020.

Yours Sincerely,
Darlene Mattiske-Wood

Keep a look out
for a copy of your
Notice of Meeting
in either your
email inbox or
via post!

Your Bank during COVID-19

We are proud to have delivered continuous service to our members during COVID-19.

To accommodate the changing guidance from health authorities on safest practices for work and service delivery, we have transitioned our teams into being a flexible workforce with the capability to work from designated locations or remotely.

In addition to our core operations, our initiatives to grow and improve our bank have continued uninterrupted as we strive to deliver a more member focused experience.

Our Digital Sales Agents have been on hand helping our members with their product enquiries over the phone and online since the start of the pandemic and are still on hand ready to serve! If you would like to get in contact with our Digital Sales Agents for any of your lending product enquiries, please call us on **1800 752 349** between **8am and 5pm Monday-Friday (AEST)**. Alternatively, you can email digitalsales2@australianmilitarybank.com.au.



Mobile Banking in the comfort of your own home!

We know your time is valuable and that is why we have made banking easier for you. Our expert Mobile Bankers are out on the road and can conveniently meet you in the safety of your home.

Our Mobile Bankers are available to assist with a range of banking enquiries including:

- DHOAS, Home and Investment Loans
- Personal, Car and Green Loans
- Credit Cards
- General Insurance needs
- Term Deposits

To get acquainted with your local Mobile Banker please visit australianmilitarybank.com.au/local-mobile-bankers.



Military Rewards Charity in Profile: RSL DefenceCare



RSL DefenceCare helps current and ex-service Defence personnel and their families with Department of Veterans' Affairs (DVA) claims, advocacy at Veterans' Review Board hearings and financial assistance.

It also provides counselling, support during a crisis or the death of a loved one, housing assistance for veterans experiencing homelessness or at risk of becoming homeless and social connection through phone calls and visits.

Recently, Trent* was referred to the team as he had lost his job due to COVID-19 and was at risk of experiencing homelessness. Trent, a navy veteran, was renting a property until the pandemic hit, causing him to lose his job. He could no longer afford his rent – now several weeks overdue – and bills were piling up. He also suffers from physical and mental health issues due to his service.

Our Housing Project Officer, Mamour, began working with him to find accommodation, lodging housing applications through the Rent Choice Veterans' program. After approval, Mamour worked with a real estate agent for the settlement of overdue rent and utility bills, which were covered by RSL DefenceCare. Trent was also referred for counselling and assistance with lodging claims to DVA.

RSL DefenceCare assisted Trent to relocate and get set up in a new rental property. Trent is settling into his new home and continuing treatment for his mental wellbeing.

**Name changed for privacy purposes*

In the 2019/20 financial year RSL DefenceCare:

- provided 1,497 episodes of welfare support for 887 veterans, including 78 veterans who were experiencing homelessness or at risk of becoming homeless
- submitted 1,979 claims to the Department of Veterans Affairs (DVA) for 612 veterans
- lodged 230 new Veterans' Review Board (VRB) appeals, completed 321 Alternative Dispute Resolution (ADR) mediation discussions and represented 71 full VRB Board Hearings
- received 6,328 telephone enquiries
- provided \$847,476 in direct financial assistance (including \$384,000 in disaster assistance)

Supporting the Defence Community

In July, we were proud to announce that the Bank became a 2020 and 2021 sponsor of Defence Special Needs Support Group's (DSNSG) Drive Safe Program.

The Drive Safe Program is designed to assist members of DSNSG families aged 16 years and above with ASD, ADHD, and Asperger's to gain confidence and self-esteem when learning to drive. This program was developed to address the need for specialised training within this group to obtain their driving licence and open the door to greater independence.



Australian Military Bank proudly supporting DSNSG



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