

communiqué

SPRING ISSUE | NEWSLETTER | OCTOBER 2021



**CEO
MESSAGE**



**OPERATION
COVID-19 ASSIST**



SUPPORT
for first home buyers



**MRA CHARITY
IN PROFILE**
RSL DefenceCare



Welcome to the October issue of Communiqué!

I would like to invite our members to join our 62nd Annual General Meeting (AGM) to be held virtually in November, please see our website in the coming weeks for details on how to participate.

Our AGM will provide members the opportunity to hear our 5-year strategic plan and vote on matters of the Bank.

The last few months have placed us back into lockdowns and restrictions, keeping many away from loved ones. On behalf of the Bank, I would like to extend my gratitude to the 3,000 ADF personnel risking their health to support Australians in the nation-wide deployment of Operation COVID-19 Assist. We salute you as your efforts are courageous and have supported the country in this critical time.

We will be pausing for a minute's silence on Remembrance Day next month on the eleventh hour on the eleventh day of the eleventh month, to honour the brave men and women who have risked their lives in service. Lest we forget.

John Brooks
Chair

CEO Message

The past few months have not been easy on many of us, having to face lockdowns and restrictions once again because of COVID-19.

As life was going back to normal, many of us were suddenly required to remain in our homes to ensure the safety of our communities or be kept away from our loved ones. We are here to help our members during these tough times, and I urge you to give us a call or email us immediately, if you need assistance during this challenging time.

My thanks go to our staff who have delivered continuous service to members, going above and beyond ensuring our commitment to members remains our greatest priority. Many of our staff have also taken up a fun and physical challenge during lockdown to support our charity partner Legacy raising money for Veterans and their families, through their 'Lunge for Legacy' initiative.

Cyber Awareness month

We are committed to providing our members with a safe banking experience. October is Cyber Awareness month and I am encouraging our members to visit our newly launched Security Hub on our website. The Hub contains information on how our members can protect themselves online, how Australian Military Bank protects you and the latest security and fraud information such as scam awareness.

A recent scam known as 'flubot' has been targeting many Australians via text message. The texts ask the recipient to click on the link provided to check their voice messages or delivery package status, some have even disguised themselves 'DHL'. Please do not click on these links. For more information on this scam, please visit our Security Hub.

Visit australianmilitarybank.com.au/securityhub.

Yours Sincerely,
Darlene Mattiske-Wood



Operation COVID-19 Assist

Over the past 18 months, we, along with the rest of the nation, have been proud of the efforts of the Australian Defence Force personnel and Reservists involved in Operation COVID-19 Assist.

Over 3,000 personnel have been deployed as part of the nationwide operation, which has included the ADF supporting law enforcement agencies with monitoring mandatory quarantine arrangements.

Additionally, the ADF has:

- Established the three-star-led COVID-19 Taskforce to coordinate Defence's internal response to COVID-19 and support the whole-of-government effort.
- Supported Emergency Management Australia-led (EMA) planning for the National Communicable Disease Incidence of National Significance Plan in response to COVID-19.
- Supported the Department of Health with logistics and specialist staff.
- Supplied clinical and epidemiological support to the Department of Health National Incident Room since early February 2020.
- Supported non-government organisations in Sydney to prepare and distribute food care packages to those in need.



Australian Army members assist OzHarvest volunteers to prepare dry and fresh food hampers in the OzHarvest warehouse at Alexandria, Sydney NSW as a part of the ADF's Operation Covid-19 Assist.

Source: Department of Defence

Government support for first home buyers

The Australian Government has created several schemes to support home buyers purchase their home sooner. Australian Military Bank is proud to be supporting the initiative and eligible home buyers to enter the property market.*

1. **First Home Loan Deposit Scheme** – Allows eligible first home buyers to purchase a new or existing home with a deposit of as little as 5%.
2. **New Home Guarantee** – Allows eligible first home buyers to purchase or build a new home with a deposit of as little as 5%.
3. **Family Home Guarantee** – Allows eligible single parents to purchase a family home with a deposit of as little as 2%.



Our WA Mobile Banker – Tonia Veal assisted Alex (pictured) in purchasing his first home using the First Home Loan Deposit Scheme.

If you are also a member of the Australian Defence Force, you may additionally be eligible for the DHOAS home loan subsidy.

Talk to us today to start your home buying journey!

*Applications are subject to the banks normal lending criteria. Fees charges and lending criteria apply. Scheme eligibility criteria applies.

Military Rewards Charity in Profile: RSL DefenceCare



Supporting Veterans and their families

RSL DefenceCare helps Australian Veterans and their families in times of need.*

They are focused on the lifetime wellbeing of Veterans and provide free welfare support and services. This includes assistance with DVA claims and appeals, employment assistance, housing assistance and financial assistance. They also operate wellbeing centers, an equine program, and provide transitional accommodation for Veterans experiencing homelessness.

Mark, a veteran of the Army, was referred to RSL DefenceCare for support when he was given a termination notice for his rental property. At risk of homelessness and uncertain on what to do next, Mark's advocate advised him to contact RSL DefenceCare. Their Housing Project Officer worked with Mark to complete a housing application. In addition, RSL DefenceCare provided financial assistance to help with initial rent payments and later access an online course with Open Colleges.

When asked what the support meant to him, Mark said "the support meant that I am no longer struggling, not only financially, but mentally too. Since working with the RSL DefenceCare team, I feel more positive and am continuing my studies to see what happens. Also, I know that if I require any help in the future, help is only a phone call away."

Pictured is a snapshot of how RSL DefenceCare was able to support veterans and their families throughout the 2020/21 financial year.

For more information, please visit: rslifecare.org.au/veteran-services.

*RSL DefenceCare provides services to current and ex-serving Defence personnel, including those transitioning out of Defence. Services are free of charge, for more information contact RSL DefenceCare direct.



We assisted
142 veterans experiencing
homelessness



We provided
\$258,662 in financial assistance,
supporting essential services
for veterans and their families.



We helped **480 veterans** to
lodge **1729 DVA claims**.



We made **352 virtual or
socially distanced "visits"** to veterans,
family members and widows.



We lodged **164 new VRB appeals**, completed
276 Alternative Dispute Resolution (ADR)
mediation discussions and represented
25 full VRB Board Hearings.

Supporting the Defence Community



On Friday, our WA Mobile Banker Tonia Veal was honoured to be present at the WA RAAF Graduation Ceremony of the 262 PC-21 ADF Pilots Course, with Air Commodore Fiona Dowse, AM, CSC as the Reviewing Officer.

Congratulations to Stephen Pezet (pictured left), the winner of the AMB 'Most Proficient Pilot at Instrument Flying' award, very well deserved!



Well done to our South Queensland team for volunteering to sell Legacy merchandise for their local Ipswich Legacy Club 2-3 September, to raise money for Veterans and their families.

Picture 1 (L-R): Nalana Merannage FLG OFF - Flying Officer, Jessica Merlin - Lending Specialist and Helena Nilon - Sth QLD Mobile Banker at Coles Ipswich Central.

Picture 2 (L-R): Jay Fackler - Sergeant, Lisa Duffy - Sth QLD Area Manager and Jo Christensen - Personal Banker.



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