

**Online Banking  
upgrade is on the way**

**Say 'Aloha' to your new  
DHOAS Home Loan**

**Are you being bitten  
by a bear market?**

A photograph showing airmen in a helicopter in the foreground, looking out over a landscape of destruction. In the middle ground, there is a large, two-story building with a severely damaged roof, exposing its internal structure. The surrounding area is covered in debris and the trees are bare, suggesting the aftermath of a natural disaster like a cyclone. The sky is overcast.

# communiqué

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Caption: An Australian Army aircrewman from 5th Aviation Regiment looks out from a MRH-90 helicopter at the damage sustained on Koro Island, Fiji.  
Image courtesy of the Department of Defence.

# Are you being bitten by a bear market?

It's little wonder some baby boomers are losing sleep lately. With volatile share markets impacting Australians' Super and Pension balances you're not alone if the idea of losing your retirement dream keeps you awake at night.

If you're approaching retirement, or simply looking to protect your retirement nest egg our Capital Guaranteed Super and Pension accounts may be what you need to protect the savings you've worked hard for.

## Our Capital Guaranteed Super and Pension accounts:

- Have no risk of negative return - meaning you're not subject to fluctuations of the stock market
- Invest in cash and fixed interest
- Earn up to 3.10% p.a.<sup>^</sup> for a fixed term of 24 months
- Accept all rollovers and contributions
- Are covered by the Australian Government Deposit Guarantee

It's important to remember that the most prudent strategy depends on your individual circumstances.

## How's your retirement looking?

To discuss our range of products, you can call Alex Bromley, our Retirement Product Specialist, on **1300 13 23 28, 0428 672 573** or email [retire@australianmilitarybank.com.au](mailto:retire@australianmilitarybank.com.au)

Alternatively, find out more about the Capital Guaranteed Super and Pension at [australianmilitarybank.com.au/superannuation](http://australianmilitarybank.com.au/superannuation).

<sup>^</sup> Minimum term deposit is \$20,000. Interest is calculated daily and paid at maturity. These products are issued by Australian Military Bank Ltd ABN 48 087 649 741 AFSL 237 988. This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available on our website at [australianmilitarybank.com.au](http://australianmilitarybank.com.au)



## Our Chairman

“Welcome to the April issue of *Communiqué*. In this edition you'll find important information on our efforts to serve the Defence community.”

Anzac Day is almost upon us. It is a day that goes beyond the anniversary of the landing on Gallipoli in 1915. We use this time to remember Australians who served and died in all wars, conflicts, and peacekeeping operations. In the spirit of ANZAC we encourage you to reflect on their courage and sacrifice.

Since becoming Australian Military Bank last December, our commitment to improving your banking experience is stronger than ever. We've recently added new functionality to our Mobile App allowing you to notify us prior to travelling overseas. We've also listened to your feedback on our Online Banking solution and are pleased to let you know we will be upgrading the platform later this month.

In addition, this month we've included information on the Military Rewards account. This unique account provides ongoing support to four noteworthy Defence charities. With benefits to you and the Defence community, you may be better off.

I'm also proud to announce our continued partnership with the Long Ride again in 2016. This year, riders will make the journey from their home towns all the way to Margaret River in WA. All money raised goes to the Prostate Cancer Foundation of Australia.

Finally, on behalf of the Board, I wish you and your family a happy and safe Easter.

A handwritten signature in blue ink that reads "Clint Thomas".

**RADM Clint Thomas AM, CSC, RANR**  
Chairman





## A change is on the way

Your brand new Online Banking is coming soon!

Thanks to your valuable feedback, we've been working hard to improve our online banking services.

The next stage is upgrading our Online Banking platform. Soon, you'll enjoy a more modern look and feel upon login. Importantly, the new platform also unlocks greater potential for us to deliver new functionality and services to members.

We'll be communicating more details in the coming month. You can keep up to date by following us:



[australianmilitarybank.com.au](http://australianmilitarybank.com.au)



@AustralianMilitaryBank



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@ausmilitarybank



## Say 'Aloha' to your new DHOAS Home Loan

Buying a new home can often leave you in need of a break.

That's why when you refinance, or take out a new DHOAS loan (min \$250,000) with Australian Military Bank, we'll reward you with a FREE tropical holiday.\* Depending on your loan size, you could be saying 'Aloha' to Hawaii, Fiji or even Singapore.

### How it works:

1. Switch or take out a new DHOAS loan of \$250,000 or more by 30 June 2016
2. Deposit your salary into a transaction account of your choosing (min \$1,500), and
3. Dust off that luggage set for your free tropical getaway!\*

All our DHOAS home loans come with great prices and are packed with features – plus, discounts may apply for eligible borrowers. This special offer is available for new DHOAS borrowers and those refinancing from another DHOAS provider.

A great rate and a holiday? It's the least you deserve.

Talk to an Australian Military Bank lending specialist in **branch**, book an appointment with a **mobile banker** via our **website** or call **1800 739 347**.

\* \$250,000 minimum new lending plus an Australian Military Bank transaction account with minimum \$1,500 monthly salary deposit. Loan value determines holiday voucher value of either \$2,000 or \$2,800. DHOAS loan must be applied for between 17 February 2016 and 30 June 2016 and settled by 30 September 2016. Limit of one holiday voucher per funded DHOAS home loan application. Holiday voucher expires 30 June 2017. Other terms and conditions and eligibility criteria apply. For more details visit [australianmilitarybank.com.au/dhoasholiday](http://australianmilitarybank.com.au/dhoasholiday). Australian Military Bank reserves the right to vary, cancel or extend this offer at any time.

## 2% Cash back on payWave purchases\*

Plus, free rediATM withdrawals. The Military Rewards Account gives more to members.

Apply, or switch your S1 account in minutes. Visit our **website**, call **1300 13 23 28** or drop into **branch**.

\*Deposit a minimum of \$1,500 per month (excluding transfers from other Australian Military Bank accounts) to become eligible for the 2% cash back offer. The cash back 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)



## Stay safe and don't be a statistic!

Consumers are increasingly falling prey to credit card fraud. According to Veda, 1 in 4 Australians have been a victim of identity theft (7% up from 2013-2014)<sup>1</sup>. That's why it's important to stay one step ahead and get scam smart.

### Types of Fraud and Risks

- Identity theft from stolen or false documentation
- ATM fraud
- Hacking, spam e-mails or cold calling virus scams
- Direct debit from 'set & forget' schemes, surge rates, and free trial periods

### What can I do to stay safe?

- 1. Be cautious:** Maintain your antivirus/spyware and ensure you transact online using secure web pages (https) and payment providers. Regularly change your online passwords.
- 2. Review & Cancel:** Review all your statements and direct debit payments and cancel those no longer required.
- 3. Be suspect:** It's ok to be a little suspicious. Don't take anything at face value.
- 4. Report:** Report any activities that seem suspicious to us and/or the service provider for immediate investigation.

1. Veda Consumer Survey statistic in Veda 2015 Cybercrime and Fraud Report, [https://www.veda.com.au/sites/default/files/docs/ved464\\_fa\\_identity-fraud-report\\_hr.pdf](https://www.veda.com.au/sites/default/files/docs/ved464_fa_identity-fraud-report_hr.pdf), p3

## Upcoming Events



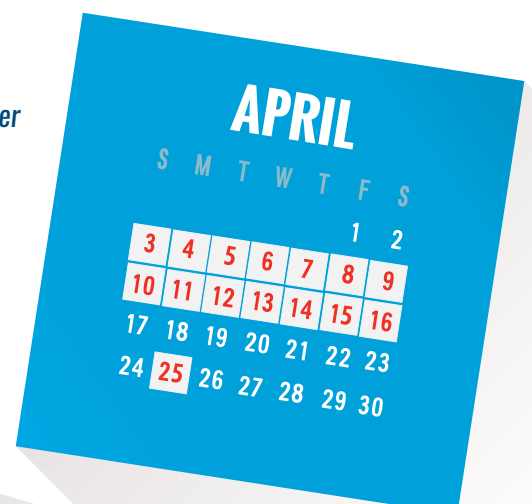
**ADFAR National Carnival**  
3 April - 9 April



**2016 Long Ride to Margaret River**  
7 April - 16 April



**ANZAC Day**  
25 April



## Supporting the Defence Community



(L-R) Andrew Moebus (Australian Military Bank), Chief of Defence, Air Chief Marshal Mark Binskin AC, Helen Thomas, RADM Clint Thomas AM, CSC, RANR (Chairman, Australian Military Bank), John Ford (CEO, Australian Military Bank) and Paul Brealey (ADF National Manager, Long Ride 2016) at the 2016 Long Ride Black Tie Ball.



SQNLDR(AAFC) Jim Cash, CO 703SQNA AFC winner of the RSL Efficiency Shield for 2016, AIRCDRE Kathryn Dunn AM, Denis Connelly (WA RSL) with WA regional Manager Clayton Scott at the 7 Wing Australian Air Force Cadets Graduation Presentation, RAAF Base Pearce.



Anne-Marie, member Jaylene Byrne and her children at the Shoalhaven DCO Welcome Day

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Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian credit licence number 237 988.