



**Australian
Military Bank**

Fix now for peace of mind

**Give back to the Defence
community**

New Albatross branch

Have you downloaded our app?



communiqué

WINTER ISSUE | Newsletter | July 2016

Caption: (L-R) LEUT Dave Devlin, MAJ James Weaver and BRIG Matthew Hall and the ADF All Stars Team holding the trophy after winning the 2016 Anzac Challenge at Adelaide Oval. Image courtesy of LEUT James Tew/ADFAR.



*Welcome to the July issue of **Communiqué**. We commence this new financial year with optimism after having completed another year of strong membership growth and improved services.*



When we launched Australian Military Bank in December last year, we committed to improving our member services while remaining dedicated to supporting the Defence community. With this in mind, I am pleased to inform you of three important initiatives.

Firstly, we have responded to member demand by introducing a new 5 Year Fixed Rate loan product for DHOAS and standard mortgages. In these times of historically low interest rates, some members may wish to lock in their interest rate for the longer term. There is more information about these new loan products in this edition of Communiqué

Secondly, given the successful launch of our new Military Rewards Account, we are in the process of making it easier for our members to make extra donations to four Defence charities. In this issue, you can learn about how you can make tax deductible donations to these charities, which provide invaluable support to past and present serving Defence personnel and their families.

Thirdly, we are continuing our investment program by constructing a new branch at the new HMAS Albatross retail precinct. More refurbishments are planned for other branches within our regional network in the coming year.

Australian Military Bank is dedicated to improving your banking experience with us and our mobile banking app is a key part of this. Our ever popular mobile app is a secure and convenient way for members to access their money on the go. I encourage you to download and explore it if you haven't already done so, and make the most of your membership.

On behalf of the Board, I wish to thank you for your ongoing support of Australian Military Bank.

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

Fix your mortgage now for peace of mind

Whether you're looking to purchase your first home or to refinance and want to take advantage of historically low interest rates, our Fixed Rate home loans give you the flexibility to plan for life's uncertainties.

In response to member feedback, we have introduced 5 Year Fixed Rate loans which allow you to lock in your interest rate for the longer term, safeguarding you against future interest rate rises.

Enjoy peace of mind in budgeting for your expenses by locking in your repayments for a set period of time. Choose from one of our competitive 2, 3 or even new 5 Year Fixed Rate DHOAS and standard home loans, which are packed with great features. Discounts may apply for eligible borrowers.

With rates starting from as low as 3.99% p.a. (Comparison Rate 4.87% p.a.)* on our owner occupier 'New Business' Special 3 Year DHOAS Fixed Rate home loan, it's true, good things can come in 3s.

Don't leave your finances to chance. Talk to one of our lending specialists in **branch**, book an appointment with a **mobile banker** via our **website**, or call **1800 739 347**.

* This offer is only available for owner occupier, new loan borrowings of \$150,000 or more with a maximum LVR of 80% on a 3 Year Fixed Rate. Offer may be withdrawn at any time. Terms, conditions, fees, charges (including early break fees) and lending criteria apply. These are available at the time of application. The DHOAS Fixed Rate home loan converts to the Standard Variable home loan, and the Standard Fixed Rate home loan converts to the Variable Offset home loan at the end of the fixed term. Comparison rate is calculated on a DHOAS loan amount of \$150,000 over a 25-year term. **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.





New Albatross branch COMING SOON!

We are excited to announce that our new HMAS Albatross branch is currently undergoing construction.

It will be conveniently located next to the Post Office and Navy Canteens. The new branch will include a rediATM, offer a self service kiosk and will be staffed by knowledgeable locals.

The Albatross branch will officially be opening its doors to members on Tuesday 2 August 2016. If you're in the area on the day, drop in and say hi to our friendly team and check out the new branch.

In the year ahead, we have more branch refurbishments planned as part of our improvement program. Information regarding branch upgrades will be made available on the news section of our website and via Facebook in due course.

Stay in touch with us!

Have you recently moved address, changed your email or upgraded your mobile? Then don't forget to update your details so we can stay in touch with you. It also helps to safeguard against a suspected fraud or unauthorised activity on your account(s).

If you're registered to use Online Banking, then updating your details is easy. All you need to do is log-in, hover over the 'My Preferences' tab and click on 'Update Contact Details'. Choose which details you want to update: 'Address' or 'Contact' details. Change your details, click 'Update' and you're DONE!

Alternatively, call our friendly team on **1300 13 23 28** and they can update your details over the phone.



Now you can give back more to the Defence community

Our new Military Rewards account is proving a success by offering great benefits such as 2% cashback on Visa payWave purchases under \$100*, fee-free access to rediATMs around Australia and a unique cents giving program that gives back to the Defence community.

Giving back to the Defence community and providing support to Defence Care, Legacy, Mates4Mates and Soldier On, ensures that their important work can continue well into the future. That's why we are in the process of making it easier for our Military Rewards account members to make extra donations to the four Military Rewards charities.

By logging into the Online Banking portal, you can follow the on-screen prompts to donate. It's easy as **1-2-3**.

1. Log into Online Banking (via desktop);
2. Click 'Accept' on the on-screen pop-up screen;
3. Select the donation amount you wish to donate from your Military Rewards account.

You can choose to donate \$5, \$10, \$20 or even \$50, to your account pre-selected charity. Alternatively, you can find the link to make additional charity donations in Online Banking by clicking on 'Inbox' then 'Offers'. Such donations may be tax deductible and will appear in member end of financial year statements.

This is your chance to make a difference and give something back to these four charities which provide invaluable support to our past and present serving Defence personnel and their families.

* Deposit a minimum of \$1,500 (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

Supporting the Defence Community



Have you downloaded our app yet?

If you haven't, then why wait! Loaded with great features, our mobile banking app[^] is the easiest way to access your accounts 24/7, no matter where you are in the world. Using the latest mobile payments technology, the Australian Military Bank mobile app provides a secure and convenient way to bank on the move.

Now with even greater functionality, our app has a host of features including:

- Secure fingerprint login (for iPhone 5s and above, with operating system 8.0 and above)
- Tap and Pay for purchases under \$100 (Android devices enabled with Kit Kat 4.4 and above only)
- Report lost or stolen cards
- Notify when you're heading overseas for additional account security
- Rooted devices*and many more!

Downloading our app is easy. Go to the App Store or Google Play Store, search for 'Australian Military Bank' and download our mobile app, today!

* For the safety of your accounts, Android devices that have been rooted will not be able to use all functionality, for example the Tap & Pay or PIN change feature. They will also be unable to transfer to new payees or billers. *Australian Military Bank mobile banking app Terms of Use apply and are available on our website at australianmilitarybank.com.au. Internet connection is needed to access the Australian Military Bank mobile banking app. Normal mobile data charges apply.



And they're off. The North Queensland Long Ride Team departing on their journey across the country to Margaret River.



The ADF Women's All Stars team - winners of the 2016 Anzac Challenge against the VWFL All Stars.



Australian Military Bank CEO John Ford (L) and Head of Distribution Greg Ferris (R) with Ann Roach (RSL Money) celebrating Ann's 25 years of service with the organisation.

2
August
HMAS Albatross branch
2 August

5
August
2016 Rio Olympic Games
5 August – 21 August

14
August
City 2 Surf (Sydney)
14 August

Upcoming Events



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