



**Australian
Military Bank**

Legacy in profile

Home & Contents Insurance

Have your say - AGM

Register for Online Statements

New DHOAS Campaign

Banking that comes to you



communiqué

SPRING ISSUE | Newsletter | October 2016

An Australian Army CH47F Chinook helicopter launches from the deck of HMAS Adelaide, as the ship conducts First of Class Flight Trials for the CH47F.
Image courtesy of the Department of Defence.

Military Rewards charity in profile: Legacy

Our Military Rewards Account provides support to four charity partners, one of which is Legacy. Legacy's caring and compassionate services assist over 80,000 widows, children and dependants with a disability, as well as those dependants of current veterans who have lost their life or their health as a result of their operational service.

There are over 5,500 volunteers around Australia, who act as mentors to the widows(ers) and their families, to ensure Legacy's promise to care for the families, is kept. One such family is the Gavins'. Corporal Luke Gavin was killed whilst on deployment, leaving behind a young family and Legacy Australia has been there ever since, caring and supporting the family.

Legacy provides programs and support for families, such as:

- Financial support for school and tertiary education,
- Social support networks for families and children in similar circumstances,
- Programs that teach children resilience, team building and support,
- Education and development for both bereaved partners (required to re-skill and enhance their working potential) and for partners of veterans who can no longer provide for their family.

Although the Military Rewards Account offers great benefits to members, it does so much more by also providing well needed support to organisations like Legacy which help to make a difference in the lives of our Defence personnel and their families.

Want to give back to the Defence community? Then visit our website at australianmilitarybank.com.au/military-rewards to find out more about our Military Rewards Account. Also keep an eye out on our upcoming editions where we profile our other charity partners.



“
Welcome to the October issue of Communiqué. In this edition you will find more about some of our key upcoming member services.”

Our Annual General Meeting (AGM) will be held on Wednesday October 26 in Canberra. The AGM is an opportunity for our members to have their say and vote on matters that will shape the future of our Bank. This year, voting will take on two forms, the first being the Director's Ballot and the second, the normal AGM where you vote on other matters. I encourage you to review the next page on how to vote on these two specific items.

One of the key advantages of The Military Rewards Account is that it gives back to the Defence community and our charity partners, who are very close to our heart. In this edition, we profile Legacy, one of the partner charities, who share with us the great work they do in supporting our Defence personnel and their families.

In other news, and with spring officially in the air, the home loan market and interest rate environment continues to be competitive. For members who are now wishing to enter the property market, I'm pleased to announce that we will be relaunching our very popular DHOAS Holiday Offer. Eligible members that switch or take out a new DHOAS Home Loan will be rewarded with a free holiday voucher. More information is available on the following page.

Finally for members who are finding it hard to access an Australian Military Bank branch during business hours, I encourage you to find out more about our Mobile Banking service and how it can assist with lending, insurance and membership needs at various locations throughout the country at a time convenient to our members.

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

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





Home & Contents Insurance

Household burglary is one of the most widespread crimes in Australia with around 335,700 break ins* each year.

Handy tips to keep in mind for your protection:

- 1. Lock up** – this may seem obvious, but it is often overlooked. The easiest way in is through unlocked doors or windows, so lock them every time.
- 2. Alarm or Dog** – both make noises and may deter thieves.
- 3. See the street** – thieves clearly don't like being seen so where possible, trim trees and plants to create a clear view from the house to the street.
- 4. Don't hand thieves the tools to break in** – garages and sheds are full of helpful tools to break in so make sure you lock these and don't leave tools lying around.
- 5. Get friendly with the neighbours** – they may keep a look out while you're away.

To ensure your home and contents are adequately covered, double check your cover on a regular basis. If you'd like to talk to us about any of your insurance* needs, visit us in **branch** or call us on **1300 13 23 28**.

*http://www.aic.gov.au/crime_types/property%20crime/burglary.html
*Insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 (CGU).

A chance to have your say.

Our 57th Annual General Meeting will be held on **Wednesday 26 October 2016 at 5:00pm (AEDT)** at Hotel Realm, 18 National Circuit, Barton ACT 2600.

This year, you'll be asked to vote on two items:

- 1. Firstly**, there will be a Director's Ballot where you can vote on two director positions. Members can vote once either online or by paper ballot form. Ballot voting strictly closes 5:00pm (AEDT) on **Tuesday 18 October 2016**.
- 2. Secondly**, is the normal AGM where you vote on other matters. Members can vote once online, or via a proxy or in person at the AGM. AGM online voting or proxy appointments strictly close 5:00pm (AEDT) on **Monday 24 October 2016**.

Keep an eye out for a copy of your Notice of Meeting (with instructions on how to vote) on both the above items in either your email inbox or via post.

If you will be in Canberra and would like to attend the AGM, please RSVP your attendance on **(02) 9240 4170** or **agm2016@australianmilitarybank.com.au** by 5:00pm (AEDT) on Monday 24 October 2016.

If you have any questions about voting or the AGM, please call **1300 554 474** or visit the 'News' section of our website, **australianmilitarybank.com.au**

Register Online for eStatements today!

Are you still receiving your statements by Snail Mail?

It's never been a better time to receive your statements electronically. With traditional mail becoming more expensive; we are encouraging members to register online for eStatements.

What are the benefits?

- eStatements are **faster** – no more waiting for the post to arrive
- eStatements are **secure** – peace of mind that they are protected
- eStatements are **accessible** – they are delivered straight to your online banking. You can retrieve previously issued statements as well.
- eStatements are **simple** – simplify your life with less paper and do your bit to conserve the environment

While we will still offer traditional mail for statement delivery, **members who continue to receive paper statements from 1 January 2017 will attract a \$2 statement fee.**

Registering for eStatements is simple. Log onto online banking, select 'Account Options' and simply select 'Online Statements'.

Not Registered for Online Banking?

Visit your local **branch**, call us on **1300 13 23 28** or see the website FAQs at **australianmilitarybank.com.au/faqs**

Pack your bags for a FREE tropical getaway.

Switch or take out a new DHOAS loan and celebrate with a \$2,000 holiday voucher*

- Apply in branch
- www.australianmilitarybank.com.au/dhoas
- 1800 739 347**

*Min. loan \$250,000. Apply before 31 Jan 2017 and settle by 30 April 2017. T&Cs apply.



Australian Military Bank

australianmilitarybank.com.au



*Holiday offer administered by Torona Pty Ltd t/as Anywhere Travel ABN 55 002 359 579 and is subject to terms and conditions and availability criteria. Loan criteria subject to the Defence Home Ownership Assistance Scheme for any owner occupied, new loan borrowings with minimum loan amounts plus an Australian Military Bank transaction account with minimum deposit of \$1,500 or more each month. For more details visit australianmilitarybank.com.au/dhoasholiday. Australian Military Bank reserves the right to vary, cancel or extend this offer at any time. DHOAS Home Loan terms, conditions, fees, interest, charges and lending criteria apply and are available at the time of application. Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian credit licence number 237 988.

Banking that comes to you

Just can't get to a branch these days? Don't forget our Mobile Bankers are available during, as well as after hours to help you with any of your banking needs including:

- DHOAS and Standard Home Loans
- Car and Personal Loans
- Credit Cards
- General Insurance
- Terms Deposits, and
- New accounts and memberships

To find out more about your local Mobile Banker or to book an appointment, call **1300 13 23 28** or visit australianmilitarybank.com.au/local-mobile-bankers

Meet your local Mobile Bankers:



Denise: Sydney & surrounding area



Mark: South QLD & surrounding area



Steffanie: North QLD & surrounding area



Grace: ACT & surrounding area



Fran: Melbourne & surrounding area



Tonia: Perth & surrounding area

Available for lending, insurance and transaction services not involving cash or cheque. Terms, conditions, fees, interest, charges and lending criteria apply and are available at the time of application or on our website at australianmilitarybank.com.au

Upcoming Events



**Australian Military Bank
AGM, Canberra**
26 October



**Australian Military Bank
& White Ribbon Charity
Golf Day, Canberra**
4 November



Remembrance Day
11 November

1300 13 23 28
service@australianmilitarybank.com.au
australianmilitarybank.com.au

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Supporting the Defence Community



Katie from our Puckapunyal team and Southern Area Manager Jo with CAPT Abe Dearmer at the Puckapunyal Boars Presentation Night.



South QLD Mobile Banker Mark with the 6CSB Men's team at the SEQ Army Football Competition.



(L-R) Team member Jo and Riverina Area Manager Kim with Alpha Company, winners of the Australian Military Bank Shield Tug-of-War competition at Kapooka Army Barracks.

