



Australian
Military Bank

communiqué

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RSL DefenceCare

AUSTRALIAN MILITARY BANK

continues to offer
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and how to prevent them

THANK YOU

for your feedback





Welcome to the July issue of Communiqué

“ I am delighted to announce that Australian Military Bank has been re-appointed as home loan provider to the Defence Home Ownership Assistance Scheme (DHOAS) for another 5 years. ”

DHOAS is a fantastic initiative which supports Australian Defence Force personnel and their families to own their own home. I am excited at the prospect of supporting many more current and former Defence personnel and their families realise their dreams of owning their own home.

You can find more about this announcement in this issue of Communiqué. If you would like more information about obtaining a DHOAS home loan or any other of our products and services, please give us a call, visit us in branch or our website.

I would like to acknowledge our support and extend our congratulations to the ADF Men's All Stars team who won the 2017 ANZAC Challenge Cup; defeating the Australian Combined Emergency Services at Adelaide Oval.

Australian Military Bank is thrilled to once again sponsor the 2017 Long Ride, in support of the Prostate Cancer Foundation. ADF and civilian riders will travel from around Australia and embark on the journey to Tasmania to help raise awareness for this worthy cause.

Lastly, on behalf of the Board, I would like to extend my gratitude to all our members for their ongoing support of Australian Military Bank. We endeavour to continuously improve our banking products and services and look forward to serving you in the new financial year.

RADM C. W. THOMAS AM, CSC, RANR
Chairman

Military Rewards Charity in Profile: RSL DefenceCare

RSL DefenceCare, our charity partner, is a charity and not-for-profit organisation helping current and ex-serving members of the ADF and their families.

The organisation responds to calls from over 3,000 military families every year for assistance with claims, financial assistance and support.

In NSW, RSL DefenceCare runs both the ANZAC and Poppy Appeals to raise much needed funds. These funds go to helping people like Melissa, whose father Peter served in the Australian Army, and who was left to deal with his funeral costs.

“Dad was convinced the cost of his funeral was completely covered by DVA so did not take out any form of funeral insurance or put away funds to cover costs. Unfortunately, Dad was mistaken; there was no death benefit payable. Our family was left to pay the cost”.

“We found this extremely hard – both organising the funeral and finding thousands of dollars to pay for it. In the end, I used redraw facilities from my mortgages to cover the cost”.

“ I wrote to RSL NSW and within a few days, received a telephone call from RSL DefenceCare and assistance with the costs. ”

“RSL DefenceCare is nothing short of AMAZING! They were there to support our family when we needed it. They were willing to help and respect our father's memory as well as our grieving family. Thank you seems insignificant when trying to express how much gratitude we feel.”

To find out more about our Military Rewards account, visit our website at australianmilitarybank.com.au/military-rewards and see how you can give back to the Defence community.



RSL DefenceCare
Always there



Australian Military Bank: continues to offer DHOAS Loans

Australian Military Bank has once again, proudly been selected as a home loan provider of the Defence Home Ownership Assistance Scheme (DHOAS) for another five years.

Administered by the Department of Veterans' Affairs on behalf of the Department of Defence, DHOAS provides eligible current and former serving members of the ADF and Reserves with a subsidy on the interest of their home loans.

Australian Military Bank CEO John Ford, is thrilled to continue our support for Defence personnel, including their friends and family.

“Being able to deliver DHOAS Home Loans to the Defence community enables Australian Military Bank to continue to focus on providing our members with better quality services, lower fees and competitive interest rates.”

Since the establishment of the DHOAS program in 2008, Australian Military Bank has been an integral part of the DHOAS program. We have provided in excess of \$1.5 billion in loans to assist more than 4,200 Australian Defence Force (ADF) personnel in achieving their goal of owning a home while maintaining financial stability.

As Australia's longest serving financial institution for the Defence, we look forward to continuing to help the men and women who protect and serve our country.

If you wish to know more about our DHOAS Home Loans, please visit australianmilitarybank.com.au/dhoas

Fraud risks and how to prevent them!

Fraud risks can happen anywhere, at any time. At Australian Military Bank, we want to make sure you are always one step ahead.

Fraud and risks can be anything from identity theft, stolen mail or false documentation, to virus scams and ATM fraud.

We have implemented various security measures to help protect your personal information and transactions such as firewalls, encryption, automatic time-outs, incorrect access code clocks and login time checks.

Being one step ahead requires you to take action. So, what can you do?

- **Protect your mail:** To avoid mail theft, provide an alternate mailing address, e.g. PO Box. You can also sign up for eStatements to avoid paper statements getting lost or stolen in the mail.

- **Be cautious:** Maintain your antivirus/spyware and ensure you transact online using secure web pages. If possible, avoid using public computers; and, be vigilant and ensure your card is never out of your sight.
- **Review & Cancel:** Review all your statements and direct debit payments and cancel those no longer required.
- **Report:** Report any activities that seem suspicious to us and/or the service provider for immediate investigation.
- **Stay in touch with us:** Don't forget to update your details so we can safeguard against a suspected fraud or unauthorised activity on your account(s). Alternatively, call our friendly team on **1300 13 23 28** so they can update your details over the phone or assist you in switching to eStatements.



Thank you for your feedback!

Every time you reach out to us, we're listening and taking action.

Last issue we encouraged our members to provide us compliments or suggestions so we could improve our banking products and services.

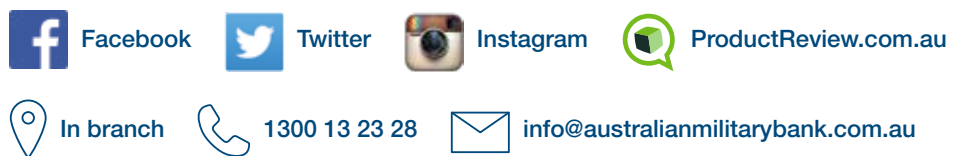
We received lots of feedback across all channels, but here are a few examples of what our members have to say:

I don't bother with the 'Big 4' banks. I've been a happy member for 18 years... (Australian Military Bank) is a pleasure to do business with.

I can't thank... (Australian Military Bank) enough for their service as well as being able to provide me a new loan that's saving me a few good bucks.

The staff members at the Australian Military Bank Branch in HMAS Cairns always provide outstanding customer service.

If you'd like to leave us feedback and stay up to date with our products and services, here are a few ways you can contact us:



Supporting the Defence Community



QLD & Hunter Regional Manager Melissa and Lending Specialist Craig at the DCO National Families Week event at the Australian Reptile Park.



3 generations of Australian Military Bank members: Sharon and daughter Elizabeth opening a membership for 8 week old Kael.



Area Manager (Southern) Jo with Luke, winner of a recent CGU Insurance Sales Promotion.



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