



Australian  
Military Bank

# communiqué

SUMMER ISSUE | Newsletter | January 2017

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## MRA CHARITY IN PROFILE

Mates4Mates

## CHOOSE THE EXPERT'S CHOICE

Looking for outstanding  
value on your credit card?

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Helping put a stop to men's  
violence against women



# Welcome to the January issue of Communiqué

This edition marks our one year anniversary since becoming Australian Military Bank.

As we embark on 2017, I am delighted to wish all Australian Military Bank members and their families a happy festive season and prosperous New Year.

2016 proved to be an eventful year for the Bank. Our new Military Rewards Account celebrated its first birthday in December. The account, which supports four notable Defence charities, has been going from strength to strength. It is pleasing to see more of our members use us as their primary banking provider.

Australian Military Bank is committed to improving its services and channels as well as listening to member feedback. This past year saw the upgrade to Online Banking, a Mobile App update and the installation of three ATMs including HMAS Watson, HMAS Albatross and Puckapunyal. Furthermore, we constructed a new branch at HMAS Albatross.

Our 57th Annual General Meeting was held on 26 October 2016 in Canberra, and included online voting. We have a membership base which is dispersed across Australia and thank those Canberra based members and staff who attended. Member voting saw the re-election of two directors, BRIG Jane Spalding AM and Bruce Scott. I congratulate them both and look forward to their ongoing contribution to the good governance of Australian Military Bank.

On behalf of the Board, I would like to sincerely thank you for your continued support of Australian Military Bank over the past year. We look forward to continuing to support and serve our Defence community, providing you with new, competitive products and improving your overall banking experience in the year ahead.

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

## Military Rewards charity in profile: Mates4Mates

Our charity partner, Mates4Mates, officially opened its new national headquarters and Family Recovery Centre in Brisbane on 18 November 2016, enabling the not for profit to provide more critical services and a lifeline to injured current and ex-serving Defence personnel and their families around Australia.

Attended by key government representatives, industry, partners, service providers, media, 'mates' and their families; the event showcased the centre's progressive and integrated support services and programs which rebuild and support thousands of mates and their families each year. The free services include:

- Physical rehabilitation and wellbeing services
- Psychological services
- Social connection activities
- Rehabilitation adventure challenges
- Employment and education support services

Mates4Mates CEO Simon Sauer spoke at the event, commenting that, "we would see at least five people every week who say to us, if it's not for Mates4Mates, they'd have committed suicide. And these outcomes can be seen in the lived experience of our mates here today."

"Since we began in 2013, we've seen our membership double in size every year as awareness and demand for our service grows and as we tear away the so-called 'harden up' stigma that prevents many current and ex-personnel from seeking help."

In support of the Official Opening, the Governor-General Sir Peter Cosgrove AK MC (ret'd) prepared a personal video message, highlighting the importance of 'mateship' provided by Mates4Mates.

Mr Sauer has thanked Australian Military Bank for adopting Mates4Mates as a recipient charity and raising awareness and says, "Every dollar that bank account holders donate to Mates4Mates will help us meet the growing demand of our services, especially our battle against the alarming rate of mental illness and suicide amongst current and ex-serving men and women."

Want to give back to the Defence community? Then visit our website at [australianmilitarybank.com.au/military-rewards](http://australianmilitarybank.com.au/military-rewards) to find out more about our Military Rewards Account. Keep an eye out for our next issue where we profile another charity partner.



(L-R) Mates4Mates CEO, Simon Sauer and 'mate' Kiel Goodman, Afghanistan Veteran.

# Choose the experts' choice



## Feel like you've splashed out a little more than expected this Christmas?

With the holiday season still in full swing, now is a great time to look at your finances and find a better deal to beat the finance blues and start the year in great financial shape.

If you're looking for a card that will help you save money and provides outstanding value for money, look no further than our own credit card. We are delighted to announce that our Low Rate Visa Card has been named one of Australia's best value credit cards in the recent annual Mozo Experts Choice Awards.<sup>^</sup>

The financial comparison site analysed 175 credit cards from 59 providers to identify the country's best value credit cards across several categories including low rate, balance transfer and rewards.

In recognition of its great ongoing value, Mozo has awarded the Australian Military Bank Low Rate Visa Card the best value Balance Transfer Credit Card.

In other great news, we have also been awarded '5 Stars' for most Outstanding Value Credit Card by independent product aggregator, Canstar.

With competitive features including a 0.00% p.a. balance transfer for 12 months, low ongoing purchase rate of 10.99% p.a. and up to 55 days interest free, you know you're getting a great deal with the Australian Military Bank Low Rate Visa Card.\*

To switch and see how much you could save, visit our **website**, visit us **in branch**, talk to a **mobile banker**, or call us on **1300 13 23 28**.

<sup>^</sup>About the Mozo Experts Choice Awards' in 'Australia's Best Credit Cards of 2016.' <https://mozo.com.au/expertschoice/best-credit-cards>, 18 November 2016.

\*Subject to Terms and Conditions. Fees, interest, charges and lending criteria applies and are available at the time of application. At the end of the balance transfer period, any unpaid balances will then attract the purchase rate. The interest free period on purchases will not apply during the term of your balance transfer.



## Travelling overseas? Top tips on staying safe

Everyone loves an overseas adventure – all that planning, dreaming and anticipation leading up to what should be one of the best experiences of your life.

It is important that you put some planning into ensuring the safety of you and your family while travelling. Here are our top tips for making sure you have a safe and enjoyable holiday overseas.

For more information on Travel Insurance, see us in **branch**, visit our **website** or call us on **1300 13 23 28**.

Insurance issued by CGU Insurance Limited (CGU) ABN 27 004 478 371 AFSL 238291. Any advice is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase the insurance policy, you should consider your personal circumstances and the relevant Product Disclosure Statement available on [australianmilitarybank.com.au/insurance/travel-insurance](http://australianmilitarybank.com.au/insurance/travel-insurance).

- Check for any government travel warnings for your destination
- Register your travel at [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au)
- Get appropriate Travel Insurance to cover your trip
- Always pack your bags yourself and do not carry anything for anyone else
- Have access to multiple sources of money
- Always follow the law of your destination country and respect the local customs
- Ensure that you have received all the health checks and vaccinations that are required for your destination
- Check food and water consumption recommendations in your destination
- Pack any prescribed medication with a letter from your doctor verifying that you have a condition requiring this medication

## 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](http://www.australianmilitarybank.com.au/dhoas)

☎ 1800 739 347

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



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



AnywhereTravel

\*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](http://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.



# Supporting the Defence Community



QLD and Hunter NSW Regional Manager Melissa and Craig with the Governor-General, His Excellency General Sir Peter John Cosgrove, AK, MC (Ret'd) with his wife Lady Lynne Cosgrove at the Centenary of Formation Parade for Number 1, 2, 3 and 4 Squadrons held at RAAF Base Williamtown.



Team Army Chief Mechanic WO2 Tim McDougall, Brooke and Riverina Area Manager Kim with Team Army Project Manager MAJ Scott Babington in front of the Team Army Display Vehicles "Armygeddon" and "Project Digger".



Australian Military Bank Chairman RADM C.W Thomas AM, CSC, RANR, Southern Regional Manager Andrew, White Ribbon Director Bernie Pearce and White Ribbon Ambassador CMDR Rod Harrod at the RMC Duntroon White Ribbon Charity Golf Day cheque presentation.

## Upcoming Events

18

January

**HMAS Cerberus Welcome Day**

26

January

**Australia Day**

4

February

**Shoalhaven DCO Welcome Day**

## Mobile App Release 2.1

Are you ready to update?

We've updated our Mobile Banking app (for iPhone and Android) to give you even greater functionality, including:

- Onboarding Tour
- User Interface enhancements
- Card Management
- Android Biometrics
- Keypad adjustments

To find out more, visit [australianmilitarybank.com.au](http://australianmilitarybank.com.au)

## White Ribbon Charity Golf Days

Australian Military Bank has once again held their annual White Ribbon Charity Golf Days, to help raise awareness and funds in the campaign to stop men's violence against women.

This year the golf days were held at three different locations: Royal Military College Golf Course, Duntroon; Kapooka Golf Course; and Cerberus Golf Course (in conjunction with the HMAS Cerberus Warrant Officer and Sailors Mess 'WOSSM'). Over \$8,000 was raised, with all proceeds going to White Ribbon Australia. A big thank you to everyone that attended, helped organise the events and donated to this very worthwhile cause.



Kapooka Golf Club member Alan Bartholomew teeing off at the White Ribbon Charity Golf Day at Kapooka.

 **Australian Military Bank**

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