



**Australian  
Military Bank**

Serving the Defence Community 1959-2019

**60**  
YEARS

# communiqué

SPRING ISSUE | Newsletter | OCTOBER 2019



## 2019 AGM

Annual General Meeting



## NEW PRODUCT LAUNCH

Green Loan



## MOBILE ONBOARDING

Open an account in under two minutes!



## MRA CHARITY IN PROFILE

RSL DefenceCare

Royal Australian Navy sailor Seaman Maritime Logistics - Personnel Operations Mia Elliot of HMAS Coonawarra, raises the Australian White Ensign from half mast during the Remembrance Day Service at the Darwin Cenotaph.

# Welcome to the October issue of Communiqué

Our 60th Annual General Meeting will be an opportunity for you, our members, to have your say and vote on matters that will shape the future of our bank.



In what is the Bank's 60th year of operation, I look forward to meeting those of you who will join us at our Annual General Meeting on Wednesday, the 30th October 2019 at the Four Seasons Hotel, Sydney. Please keep an eye out for the electronic voting options being emailed to members this month.

In early 2019 we introduced the Voice of the Member (VoM) program to gain feedback with relation to the service you've experienced. The VoM program keeps us accountable to you and I am pleased to report that our Net Promoter Score, which is a measure of our members loyalty is currently +30, and continues to improve.

One of the key pieces of member feedback from VoM is that some members find it hard for family and friends to bank with Australian Military Bank (given our on base branch presence). In response to this feedback we have made further enhancements to our online banking services so your family & friends can now download the mobile app and open a membership with the Bank in two minutes, all without having to visit a branch. To find out more, please see this edition of Communiqué.

Last month the Bank launched a new product – Green Loan. With a Green Loan, members can facilitate the purchase and installation of approved energy products at a very low rate, helping lower your power

and water bills while supporting the health of the planet.

I would also like to highlight the Military Rewards Account which was designed to generously give back to the Defence community. Since the Account commencement in 2015, the Bank has been able to match members' contributions. Together we have raised over \$171,000 for our Defence charity partners, Legacy, Mates4Mates, RSL DefenceCare and Soldier On. In this edition of Communiqué, we focus on RSL DefenceCare who share the kind work they do and hope to inspire you to volunteer for this year's Poppy Appeal in November.

Finally, with Remembrance Day almost upon us, do remember the members of the armed forces who have died in the line of duty, fighting to protect our nation. I encourage members to take the opportunity to hold a moment of silence on the eleventh hour, of the eleventh day of the eleventh month to reflect on those service personnel who died fighting to protect the nation.

On behalf of the Board, I would like to offer my appreciation to all our members for their continuous support of Australian Military Bank.

John Brooks  
Chairman

## 2019 AGM Annual General Meeting

Please be aware our 60th Annual General Meeting will be held on Wednesday 30 October 2019 at 5pm AEDT at Four Seasons Hotel, 199 George Street, Sydney.

We will include full details about the agenda of the AGM and how you can vote on resolutions considered at the AGM (in person, by proxy, or online). Members will also receive further information about the election of directors.

If members wish to attend the AGM in person, we would appreciate if you could please RSVP your attendance at [agm2019@australianmilitarybank.com.au](mailto:agm2019@australianmilitarybank.com.au) or (02) 9240 4170 by Monday 21st October, 2019.

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

Keep an eye out for a copy of your Notice of Meeting in either your email inbox or via post!



# Open an account in under two minutes!



Great news! Your family and friends can now open an account with Australian Military Bank in under two minutes following recent updates to our mobile application.

Join in under two minutes! Here's how:



1. Download the Australian Military Bank app via App Store or Google Play



2. Select 'join' to get the ball rolling



3. Fill out your full name, home address and basic contact details



4. Once we've verified your ID\*, you can create a passcode to begin banking online!

\*Have either an Australian driver's licence, Medicare card or Passport handy.



The ability of existing and prospective members to open accounts online real time is a critical part of our digital first strategy. We appreciate people want the convenience of being able to easily open accounts online at a time of their choosing. Our new mobile app on boarding service makes this possible in under two minutes and performs all the necessary identity checks real time.



John Ford, Australian Military Bank CEO

## It's easy turning green!

Australian Military Bank is very excited to announce the launch of our Green Loan! This new product is now officially available to both prospective and current members.

**TU GREEN**

Apply:  
• Online  
• In branch  
• 1800 752 349

at rates that don't cost the earth.

Green Loan  
Interest rate  
**4.70% p.a.**

Comparison rate\*  
**5.63% p.a.**

Australian Military Bank

A green loan is a type of unsecured loan that can be used to fund the purchase and installation of approved clean energy products, helping members lower their power bills while supporting the health of the planet.

An Australian Military Bank Green Loan can provide terms of up to 7 years and offer affordable repayments to help homeowners access clean energy technology at a low rate of:

- Interest Rate: **4.70% p.a.**
- Comparison Rate: **5.63% p.a.**

What can a member specifically use a green loan for?

- Energy Efficient Cooling / Heating
- Hot Water
- Battery Storage
- Insulation
- Water Capture & Recycling

For more information and to apply now, visit [www.australianmilitarybank.com.au/greenloan](http://www.australianmilitarybank.com.au/greenloan).

# Military Rewards Charity in Profile: RSL DefenceCare



Ross in training at Kapooka

RSL DefenceCare answers the call of veterans in crisis. Providing help through financial assistance, counselling and claims support.

Ross was medically discharged from the army with a growing list of injuries and alcohol issues. He struggled to adjust to civilian life and couldn't hold down a job. Drowning in debt with deteriorating mental health and having separated from his wife, Ross needed a way out.

Ross reached out to RSL DefenceCare for help. The RSL DefenceCare counsellor was able to help Ross open up about his struggles, and also put him in touch with a counselling service in his local area. This helped Ross feel like he wasn't alone and led to the realisation that he needed to reconnect with his children for his wellbeing.

When Ross decided to move to Sydney to be near his son and grandchildren, RSL DefenceCare helped organise accommodation for him and covered the costs of removalists. Ross has since reconnected with his son and visits regularly. He says spending time with his two grandsons is the best therapy he could have ever hoped for.

In FY2019 RSL DefenceCare provided over \$990,000 in financial assistance to veterans and families, like Ross, struggling with life after service.

If you want to help support veterans in crisis and the work RSL DefenceCare does, you can volunteer for this year's Poppy Appeal. The Poppy Appeal raises funds to support Australian veterans and their families in need. To find out more and volunteer for the appeal visit [www.defencecare.org.au/get\\_involved/poppy-appeal](http://www.defencecare.org.au/get_involved/poppy-appeal).

## Supporting the Defence Community

**Australian Military Bank** 4 July · 🌐

Today, Australian Military Bank presented White Ribbon with a total donation of \$21,000 following a number of Bank led charity events. These proceeds were gathered across three (3) White Ribbon Golf Days hosted by the Bank, of which a majority of participants were members of the Defence Community. These events aimed to bring further awareness to White Ribbon, a global movement to speak out and act to prevent men's violence against women.

**Australian Military Bank** 27 August · 🌐

Over the weekend, Australian Military Bank was on hand at the ADFA Open Day, providing financial assistance to a number of potential new recruits. In addition, the ADFA team were able to raise \$900 for Legacy through the sale of Legacy Bears. Remember, Legacy week commences 1 September. For more information on Legacy Week, visit: [www.legacy.com.au/LegacyWeek](http://www.legacy.com.au/LegacyWeek).



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