

# MONEY MATTERS

**AUTUMN 2016**

UniBank is a division of Teachers Mutual Bank Limited  
Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981



# Welcome



## Welcome to the Autumn edition of Money Matters!

Dear Members

Welcome to the Autumn edition of Money Matters.

This quarterly edition includes our partnership with Enactus to deliver netUni classes to Bank members and our involvement with ECU this year.

As I write this message we are finalising preparations for the new University year, and are putting the finishing touches on our involvement in the upcoming student orientation days.

As we have in the past, UniBank remains committed to working with those involved in University sector. In addition to continuing to support University staff and graduates, we are also looking to expand our support for students, with products and services designed to help them through to graduation. Our updated student offerings will be available across all campuses.

We are also excited about re-engaging with the Edith Cowan University community. We have already commenced working on a number of joint projects and will be increasing our presence on campus to be able to discuss the benefits of being a member of UniBank.

We also are continuing to work on developing new products & services and improving our member service wherever possible. We will keep you up to date with all developments.

Yours sincerely

**Ross Moulton**  
General Manager

**\$0 establishment fee when you apply for Solutions Plus Home Loans<sup>1</sup>**



Take out a Solutions Plus Home Loan with us and we will waive the establishment and the settlement attendance fee! That's \$750 you will be saving!

### Features & Benefits of Solutions Plus Home Loan:

- Rewards Package<sup>1</sup>
- Repayment pause<sup>2</sup>
- Ability to refinance
- No penalty for early repayment
- Top up
- No monthly fees
- A fee free redraw facility
- Offset facility<sup>3</sup>
- Ability to split loan
- 24/7 access via internet, mobile and phone banking<sup>4</sup>
- No minimum redraw

Apply today<sup>5</sup>!



What's new

## Net University

As part of one of our university engagement initiatives, UniBank has engaged with Enactus ECU to deliver Net University classes to our members. Enactus ECU is a team of students from the Faculty of Business Law who have developed a series of community-based projects as part of the internationally recognised Enactus student group. The team consists of domestic, international, undergraduate and postgraduate students. As part of a community of 52,000 students in over 40 countries, Enactus ECU works within a set of criteria to develop projects that consider relevant economic, social and environmental factors.

The projects are judged based on how effectively they empower people in need, by applying business and economic concepts, an entrepreneurial approach and the level to which they improve quality of life and standard of living.

In 2012, an Enactus team member who was working in the local cinema, identified that a high proportion of seniors were unable to register for the cinema loyalty card because they

did not have an email address. Net University was established to teach seniors computer literacy skills, which evolved into iPad and Android classes.

On 22 and 29 January, Enactus members, Chaminda Ranasinghe, Mitchell Roberts, Carolina Starkhammar, Angelica Chowdhury and Delasha Silva, delivered their first two workshops for our members at our Nedlands office. In total we had 25 members attend the 2 hour sessions where they learnt how to use Skype/FaceTime, email, update software and application, edit Word, Excel and PowerPoint files, navigate online banking, and learn about iCloud, Dropbox and Google storage. Our members were full of praise for the way the workshops were delivered and found them to be very helpful.

These workshops will be held twice a month up until June.

**If you would like to attend one of these classes, email us on [Iso@unibank.com.au](mailto:Iso@unibank.com.au), or call 1800 864 864.**





# UniBank & Edith Cowan University

UniBank is reintroducing itself to the Edith Cowan University community in 2016 with a dedicated new resource who will help drive our ongoing commitment to the university sector.

We have been involved with Edith Cowan University ever since 1979 when, as the University Credit Society Limited (Unicredit), we opened a branch at Churchlands.

We were an integral part of the university community from the start, helping many staff members and their families with their banking needs. It is a true testament to the outstanding level

of personal service provided over the years that many of these early members are still with the Bank today.

When Churchlands closed, our branch relocated out to Joondalup and operated until the mid-1990's providing that outstanding level of personal service that our members have come to know and appreciate.

Since that time the Bank has undergone a number of changes, most recently merging with a larger mutual bank in August 2015 to become UniBank, and we continue to exist for the mutual benefit of our members – which means everything we do is to ensure our members have a brighter future.

To support UniBank's ongoing engagement at ECU, the Bank has recently hired a new Business Relationship Manager (BRM), Samantha Lyons (who prefers to be known as Sammi). Sammi's responsibilities include helping UniBank identify new opportunities in the sector, grow our membership, and help our members achieve their financial goals – with a dedicated focus on Edith Cowan University where she will be located at least 2 days each week.

Already in the early weeks of 2016 Sammi has been busy meeting with a number of different schools and departments at ECU to see how the Bank can get involved and support the university. One of the first initiatives already underway is our sponsorship of "Enactus" at ECU. Enactus is a team of students from ECU's Faculty of Business & Law who have developed a series of community-based projects such as netUni as part of the internationally recognised program. You can read more about the netUni project and our member workshops on page 3.

UniBank is also supporting a number of initiatives with ECU's Human Resources department, specifically in the area of staff wellness & benefits. We are sponsoring the 2016 series of men's business lunches (the first of which was held on 3 February) including running a prize draw for attendees to win an Apple watch. Further to this, the Bank is also sponsoring the Financial Fitness seminars to be run by ECU over the

year that will provide information and assistance to ECU staff across a range of financial topics.

Not forgetting the ECU Guild Fit Club, where the Bank will be sponsoring and supporting a range of fitness based charity events over the year, including prize draws. Our logo will be placed on Guild Club Shirts as part of the agreement.

Our longstanding involvement and support of the university sector is often best summed up by some of the fantastic positive comments we receive from our members.

Dr Llandis Barratt-Pugh, Associate Professor in the Centre for Innovative Practice at ECU's School of Business and Law, says "I joined UniBank in 1992 and have continued to use the services for the last 23 years. I have enjoyed the friendly staff and prompt actions and will continue to be a customer for the next 23 years!"

And ECU's Technical Architect, Peter Austin, added; "A very family-friendly bank that has supported three generations with reliable and understanding financial services. Always delighted with their can-do approach. Thank you!"

There are more activities on the horizon for UniBank at ECU 2016 including our sponsorship of the upcoming Careers Fair. If you are based at Edith Cowan University and know of any events that UniBank may be able to help support, please contact Sammi on 0408 251 692 or email [slyons@unibank.com.au](mailto:slyons@unibank.com.au) to discuss.

What's new

## Meet The Staff

**Amber Harkins**  
Business Relationship  
Manager (BRM)



An experienced financial relationship and business development manager, Amber brings to UniBank over 15 years' experience across sales and service delivery. With a varied background including working with investments, superannuation, home loans and vehicle loans, she is a passionate BRM who is looking forward to meeting all our members.

Amber has worked within the tertiary education sector delivering and educating on the benefits of salary packaging and novated leasing across a number of University and school sites in WA, you may have met with her before to discuss your finances.

In her personal time, Amber enjoys an outdoor lifestyle, camping, kayaking and is also a bit of a self-described foodie.

As BRM, Amber's responsibilities include assisting UniBank identify and grow in the tertiary sector, with a commitment to educating our members and helping you achieve your financial goals and get the most out of your finances. Amber will be working with both University of Western Australia and Murdoch University.



# Online security<sup>4</sup>: One-time passwords

UniBank is committed to safeguarding your personal details, financial transactions and money by using industry leading security systems, transaction monitoring and fraud prevention tools so you can enjoy a secure banking environment.

If you are not currently registered for internet banking, please call us on 1800 864 864.

Stay secure online!  
Visit our website at  
[unibank.com.au/security](http://unibank.com.au/security)

## What is a one-time password?

One time passwords are required for certain transactions inside internet and mobile banking. A one-time password is a six digit number that can be retrieved either via

- SMS. If your mobile number is incorrect or needs to be updated please contact us.
- Security token. Security tokens need to be activated prior to first use.

A different password is generated each time you use one-time password security.

For more detailed steps on logging in to internet banking using your SMS one-time password or security token password, please visit our website at <http://www.unibank.com.au/welcome-to-unibank>.

## Why is one-time password necessary?

One-time password adds an extra layer of security. Verification codes made just for you, one-time passwords are uniquely crafted for your account when you need them. Each code can only be used once.

## Why do I require the one time password to change my personal details online?

One-time passwords are required when you are changing your personal details online or making a new transaction to ensure that there are no unauthorised changes or payments made on your online banking.

## If I have a security token, can I also use SMS for one-time password?

Yes, you can be registered to use both SMS and a security token to generate a one-time password. Each time you conduct a secure transaction, you will

be given a choice of which one-time password method you would like to use to generate your one-time password

## How much does SMS one-time password cost?

One-time password's generated via SMS or security token are free for members.

## Can I receive SMS one-time password anywhere in the world?

SMS one-time password is available anywhere that you can receive a standard text message to an Australian mobile phone number only. For overseas use, we do not send SMS's to non-Australian mobile numbers. For details on receiving SMS while overseas and whether you will incur any additional charges, please contact your mobile phone service provider.

## How long does it take for me to receive my SMS one-time password?

You should receive an SMS within 20 seconds. If you have not received your SMS one-time password in this time, log out and back in to internet banking and restart your transaction. Delays may be experienced during periods of high usage.

## How do I update my mobile number that is registered for SMS?

To change your SMS security mobile phone number, please contact us.

## Can I use the same mobile number on two different online banking logins?

Yes.

## What is a security token?

A security token is a physical device or an electronic application that generates a one-time password. Security tokens are used to prove a member's identity electronically for certain transactions

within online banking. The token is used in addition to or in place of SMS one-time password security.

## Who can request a security token and how do I request and activate it?

All members who are registered for online banking can request a security token. Contact us on 1800 864 864 8:30am to 4:30pm, weekdays or send us an enquiry.

## How much does a security token cost?

The security token will be at no cost to members. However, a replacement token will cost \$15.00.

## What should I do if my security token is lost, damaged or stolen?

Contact us on 1800 864 864, 8:30am to 4:30pm, weekdays. A replacement token will cost \$15.00.

## Can I use my security token anywhere in the world?

A security token can be used wherever you can log in to online banking. This includes overseas and in remote areas.

## Can I use the same security token on more than one online banking login number?

No. A security token can only be used with one online banking account.



## Easter and Anzac Day Opening Hours

Please note that our branches will be closed due to the Good Friday, Easter Money and Anzac Day public holidays on the 25th and 28th of March, and the 25th of April.

UniBank wishes our members safe and happy holidays.



What's new



# University engagement update

**With the new university year upon us, UniBank has been busy getting involved in various student and staff events.**

We have also enhanced our commitment to the sector and our ability to help our members by hiring another new Business Relationship Manager, Amber Harkins.

Amber will be working with both University of Western Australia and Murdoch University, alongside Sammi, who will be focusing on Curtin University and Edith Cowan University. You can read more about Amber on page 5 in our 'Meet the Staff' section.

As is the case at the start of every new year, we attended the university orientation days to promote our products and services, and talk with students about our new student banking offering and the benefits of banking with a member owned organisation.

This year we extended our involvement at Edith Cowan University (ECU) Joondalup and Mt Lawley where we attended the orientation days on both campuses on 15th and 18th of February. To read more about UniBank's engagement at ECU, see page 4.

We also attended the orientation days at Curtin University (24th of February), the University of Western Australia (26th of February) and Murdoch University (3rd of March).

To make things interesting at the o-days, we ran a cash grab game where students were able to win prizes and other free stuff. We had a mist fan going and gave out icy poles to keep the students cool, we had a lot of valuable conversations with students about their banking needs, and everyone had a lot

of fun. Overall we achieved our aims of building our brand awareness on campus and obtaining a lead pool of potential new members to talk to.

We have been extremely pleased with the interest we have received from students to date, with almost a hundred new student membership applications received at our first two orientations.

UniBank also attended the recent Curtin University Staff Wellness & Benefits Expo on the 17th of February. We had the opportunity to talk with interested staff about the benefits of banking with a member owned bank. One lucky attendee won an Apple Watch in our business card prize draw!

On the 18th of February, we attended the first new staff orientation event of the year at Murdoch University where we had the opportunity to attend the morning tea breakout and meet some of the new staff. UniBank has been supporting this event for a number of years by providing coffee cups and other giveaways, and we thank Murdoch University's Organisational Capability Unit for the opportunity to be involved in these events.

On the 23rd of February, UniBank attended the new staff orientation morning tea at the University of Western Australia. The event was held at the University Club, and two lucky attendees each won a \$100 voucher in our business card prize draw to spend at the University Club courtesy of UniBank.

We look forward to getting involved in more events and supporting the university sector further in 2016.

If you have any events or awards in your university that UniBank may be able to help support or sponsor, please let us know. Our contact details can be found on the rear page of this newsletter.





Tertiary Travel's Top Pic

# Hurry up... then slow down

## Take time to feel The Splendid Empty

You can fly to almost anywhere in the world, in aircraft that are bigger, faster and capable of flying longer distances than ever before. The romance of air travel is now less about the miracle of flight, and more about process and logistics.

Whether you're flying to the Canadian Rockies, to our own Red Centre, from Hanoi to Ho Chi Minh, or Johannesburg to Cape Town, flying is a cool, quick and efficient mode of transport.

Flying gives you time to read that book, catch the latest movie, master the in-flight entertainment system or figure out what 34" pitch really means.

But have you ever looked out of the window and wondered what's down there? It may look like a big expanse of nothing, but according to Lonely Planet the earth is a maze of epic places with a lot of splendid empty in between.

And the exploration of this space must be experiential, not viewed from afar. Travel memories are created not only by where we went and what we saw, but by what we did and how it made us feel. Memories are the tastes, smells and sounds that come back to us time and again as our travel tales are told and retold.

Rail journeys are gently plotted. They slow the pace and revive that special magic of seeing something for the first time, doing something you've never done before. They offer spectacular sights and sounds, extraordinary cultural and dining experiences, all the while giving you precious time to truly savour and digest it all.

Canada's *Rocky Mountaineer* is a refined rail experience. Luxurious daylight travel is coupled with night-time accommodation in some of the region's most magnificent locations and finest hotels.

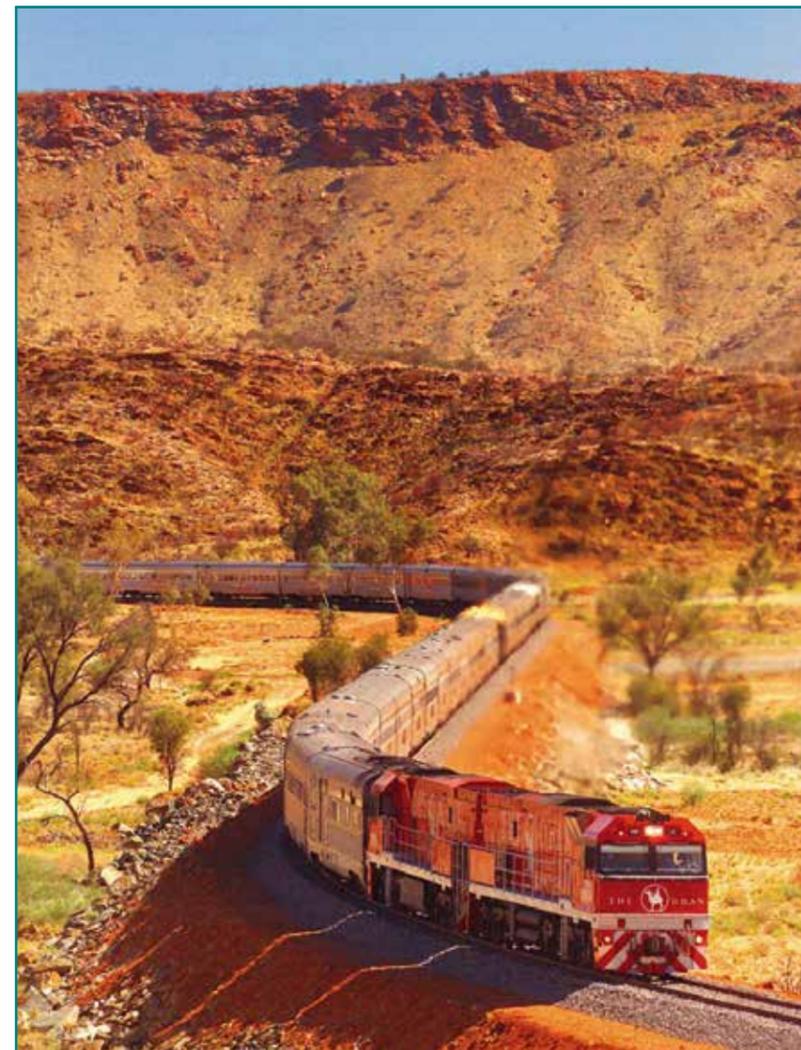
You can extend the experience with a 7 night cruise along Alaska's coastline, via the Inside Passage.

For the classic sleeper train experience, nothing quite compares with the sheer luxury and splendour of South Africa's *Blue Train*.

Designed for absolute relaxation and true immersion into the ever-changing landscape, you can *feel* Africa's warm embrace from the stunning Blue Train Observation Car, pictured above.

**TERTIARY TRAVEL<sup>®</sup> can help you plan and book worldwide rail and cruise holidays.**

**Rail journeys gently plot the splendid empty between earth's epic places.**



### Book early and save up to \$1140 per couple on the Indian Pacific and The Ghan

Earlybird discount applies to bookings made at least 6 months in advance, in Gold Service twin cabins between Adelaide and Darwin, and Perth and Sydney. Limited discounted cabins available on each departure, so early booking is essential.

Contact Tertiary Travel today for current availability.

### WIN a \$3,000 TRAVEL VOUCHER

Subscribe to the Tertiary Travel Newsletter and you could win this great travel voucher.

That's \$3,000 to spend on travel to anywhere, with any airline, hotel, tour or cruise line of your choice.

Terms & Conditions are available at [leisure@tertiarytravel.com](mailto:leisure@tertiarytravel.com)

Email us for details or subscribe now at [www.tertiarytravel.com/leisure](http://www.tertiarytravel.com/leisure)



### Contact details

**Phone:** (08) 9386 6314  
**Email:** [leisure@tertiarytravel.com](mailto:leisure@tertiarytravel.com)  
**Website:** [www.tertiarytravel.com](http://www.tertiarytravel.com)  
**Fax:** (08) 9389 1080  
**Mail:** P.O. Box 3200 Broadway  
 80 Broadway, Nedlands, 6009

### The Leisure Desk

Right now you can fly to Europe and the USA for less than \$1700 including taxes\*. There are fly-free bargains, no Solo supplements, and big discounts on additional tours. If travel is on your list, this is the perfect time to leap in.

International events often shape the way we travel. We tend not to visit any country or continent that may pose a health risk, or to travel at all if there is economic uncertainty.

Yet we adapt our travel habits in positive ways too, supporting our favourite overseas destinations when things are tough or where our absence causes serious economic concern.

Driving and enabling this trend is an array of super travel deals, generated both here in Australia and abroad, to maintain continuity and tourism growth, particularly in tough times.

Contact us today or subscribe to our newsletters for the best of these deals.

**Evelyn Jones**

### Travel Tips:

1. From March 15, Australian passport holders must obtain an online travel authority for travel to Canada.
2. Free flights to Europe for 2017 Travelmarvel river cruises. Book before 31 May\*
3. Book early and save for 2017 holidays.

\*All prices quoted include taxes, fuel and government surcharges as at the time of printing and may change. Surcharges and taxes are subject to change until full payment is received. These tour prices replace all previous publications. Tertiary Travel Pty. Ltd. - ABN 28 008 900 981 ATAS No A10366 is a wholly-owned subsidiary of Teachers Mutual Bank.

## Contact us

### Nedlands/UWA

80 Broadway, Nedlands,  
WA 6009

PO Box 3200, Broadway  
Nedlands, WA 6009

T: 1800 864 864

F: (08) 9389 8407

E: enquiry@unibank.com.au

9:00am to 4:00pm, weekdays

### Murdoch University

Wendy McKenna

Social Sciences Building

T: 1800 864 864

F: (08) 9389 8407

9:00am to 4:00pm, weekdays

### Curtin University

Lisa Ely

Guild Building

T: 1800 864 864

F: (08) 9389 8407

9:30am to 3:00pm, weekdays

### Mobile Lender

Geoff Parkinson

M: 0458 335 177

E: gparkinson@unibank.com.au

### Business Relationship Managers

Amber Harkins

M: 0455 094 974

E: aharkins@unibank.com.au

Samantha Lyons

M: 0408 251 692

E: slyons@unibank.com.au

## Current Interest Rates

### Home Loan rates current at 1 March 2016<sup>5</sup>:

Home Loan	Interest Rate	Comparison Rate <sup>6</sup>
My First Home Loan	5.03%	5.03%
Solutions Plus Home Loan <sup>7</sup> *	4.77%	5.02%
1 year fixed option	3.99%	5.39%
2 year fixed option	3.99%	5.25%
3 year fixed option	3.99%	5.13%
4 year fixed option	4.34%	5.13%
5 year fixed option	4.34%	5.05%

\* Advertised rate is for loan amounts from \$250,000 to \$499,999. Rate may vary depending on amount borrowed.

### Member Term Deposit rates current at 9 March 2016:

Months	\$500 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$19,999	\$20,000 - \$49,999	\$50,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$499,999
3	2.30%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
4-5	2.20%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%
6	2.40%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
7-11	2.30%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
12	2.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
13-23	2.40%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
24-35	2.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
36	2.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%

Rates are subject to change at any time without notice.

### Things You Should Know

#### UniBank is a division of Teachers Mutual Bank Limited

**Membership eligibility applies to join the bank.** Membership is open to citizens or permanent residents of Australia who are current or retired employees, students and graduates of Australian Universities, or family members of existing members of the Bank **1.** Rewards Package: The Solutions Plus Home Loan is only available with the Rewards Package. A Rewards Package fee is payable upon application and annually. Terms and conditions for the Rewards Package are available on request. **2.** Repayment Pause is not available on all loan products and is subject to application and approval. Refer to Consumer Lending Terms & Conditions document for full details. **3.** Terms and conditions for the mortgage offset facility are set out in our Consumer lending terms and conditions and Conditions of use Accounts and access. For more information refer to the FAQ section under Offset facility at [tmbank.com.au](http://tmbank.com.au). **4.** You should consider whether this service is appropriate for you before acquiring it. For additional information on security please refer to our Security Guide for electronic transactions available online. Access is subject to availability and maintenance. We test mobile banking to ensure compatibility with the majority of popular devices used by members but cannot guarantee that it will be compatible with all devices and operating systems. We do not charge you for accessing your accounts using your mobile. Internet data charges and call charges may be incurred through your mobile service provider - check with your Internet Service Provider or mobile phone service provider for more details. A 3G or Wi-Fi connection is needed for the mobile banking and map features. **5.** Membership eligibility applies to join the Bank. Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. **6. Comparison rate warning.** Comparison rates quoted are based on \$150,000 for a term of 25 years. Rates apply to secured loans only. **WARNING:** This Comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different Comparison rate. **7.** The Solutions Plus Home Loan is only available, to eligible members, with our Rewards Package. The Rewards Package fee is paid at settlement and then annually on each anniversary from the Everyday account. **8.** Interest rate effective from <enter date> and is subject to change without notice. For deposits over \$500,000 rates are by negotiation and subject to acceptance. Conditions of use - Accounts and Access, and Fees and Charges brochure are available online or from any of our offices. You should consider whether this product is appropriate for you before acquiring it. UniBank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | 009065-MAR-UB-MoneyMatters-0316