



Welcome
to UniBank

MONEY MATTERS

SPRING 2015

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

 UniBank

Welcome



Notice of Annual General Meeting

The Board of Directors of Teachers Mutual Bank Limited is pleased to advise the 2015 Annual General Meeting will be held on Saturday 21 November 2015 at Canterbury Hurlstone Park RSL Club, 20-26 Canterbury Road, Jurlstone Park, NSW.

Registration is from 9:15am and the meeting will start at 10:00am.

All UniBank members are welcome to attend.



Welcome to our first issue of Money Matters as UniBank.

Dear Members

Welcome to the Spring 2015 edition of our new look Money Matters... and welcome to UniBank!

While our name and look is new, we will continue to operate as we have done for over 50 years as a member owned organisation providing a highly competitive suite of financial products and services to WA's tertiary education community and your families, but now with the support of one of Australia's largest mutual banks behind us.

Members will continue to enjoy the same level of outstanding personal service from the same dedicated staff that they have dealt with in the past, and new members are always welcome – so pass on the good news to your family, friends and colleagues!

On behalf of the management and staff of both UniBank and Teachers Mutual Bank, we thank all of our

valued members for your patience and consideration during the merger.

We know that you have received many letters and merger related documents between January and July this year. Your attention to these communications has been very much appreciated and has helped make the merger to be as smooth as possible.

We also thank you for your understanding during the days prior to and immediately after the merger of our systems, which required some system downtime on 31 July into 1 August before the new website and internet banking portal went live.

We acknowledge that there have been questions about accessing and using the new internet banking system, and we have been working hard to help members through the changes as best we can – once

again we thank all members for your patience. I am sure you will agree that the new website and internet banking are a great improvement on what we were able to offer in the past – just a couple of the many benefits to members as a result of the merger.

Becoming a division of a larger mutual bank will allow us to strengthen our competitiveness in the financial services market. This means we can provide better products and services, reduce our costs and pass the savings directly on to you.

Our name may have changed, but our philosophy hasn't. We're committed to helping you save money, build wealth and enjoy financial wellbeing throughout your lifetime. We never forget that it's our members who benefit from our financial performance. That's why we have always put you first. So while some things have changed, one thing will always stay the same. And that's our unwavering commitment to our members.

We look forward to serving you as UniBank for many years to come.

Yours sincerely

Ross Moulton
General Manager

Introducing our new Credit Card

Good news for members – as a result of the merger, UniBank now has a fantastic low rate Credit Card!¹⁵

Use your new UniBank Credit Card for shopping, travelling overseas or even to consolidate other credit or store card debt.

Apply today and take advantage of our special introductory rate offer for the first 6 months...

Have a look at some of these great features:

- 7.90% p.a. for the first 6 months (11.50% p.a. ongoing)
- No annual fee
- Up to 55 days interest free on purchases
- Make fast and convenient payments on purchases up to \$100 with payWave²

- Ability to transfer unpaid balances from other cards
- Secure chip with chip card technology
- Secure protection of Visa Zero Liability³
- Worldwide acceptance in more than 200 countries and territories worldwide
- Lost or stolen card 24 hour hotline
- Credit limits from \$1,000 up to \$25,000 (Credit limit increases available via application)
- Flexible repayment options – Automatic direct debits from your Everyday/Everyday Direct account, Electronic transfers/deposits, Bpay, or mail us a cheque
- Additional cardholders can be added anytime
- Access to transaction history via internet banking



How your card is protected: 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.

At UniBank, our Visa Debit Cards and Visa Credit Cards are protected by Visa Zero Liability (through Visa) and by the Fraud Bureau Service early detection fraud monitoring system (provided by our industry partner, Cuscal).

Visit our website to read more about card security and how you can help protect your cards from unauthorised use.

For more information or to apply today, go to unibank.com.au/credit-card or call 1800 864 864.

Introducing our new Home Loans



UniBank now offers an enhanced range of home loans⁴ for members to choose from – whether you're buying a new home, thinking about your next home, refinancing or investing – we're here to help you get started.

My First Home Loan⁴

Interest Rate ⁵	Comparison Rate ⁶
5.03% p.a.	5.03% p.a. ⁶

You've decided to buy your very first home - congratulations. Now, you just need a little practical advice, plus an experienced financial partner. Your new home is just three steps away with our useful hints and tips (posted on our website).

Flexi Choice Home Loan⁴

Interest Rate ⁵	Comparison Rate ⁶
5.28% p.a.	5.33% p.a. ⁶

With a variety of features and a competitive standard variable rate, this flexible loan is made to suit your changing needs. The Flexi Choice home loan is available to be used for owner occupied and investment purchase, vacant land, renovations, or any worthwhile purpose.

Solutions Plus Home Loan^{4,7}

Interest Rate ⁵	Comparison Rate ⁶
4.57% p.a.	4.82% p.a. ⁶

The Solutions Plus Home Loan offers a discounted rate for the life of the loan and is only available, to eligible members, with our Rewards Package whether you're an investor or owner-occupier. With the Rewards Package you will enjoy a number of benefits and discounts to compliment your home loan.

Fixed Option Home Loan⁴

	Interest Rate ⁵	Comparison Rate ⁶
1 year	4.15% p.a.	5.22% p.a. ⁶
2 year	4.19% p.a.	5.13% p.a. ⁶
3 year	4.28% p.a.	5.06% p.a. ⁶
4 year	4.49% p.a.	5.06% p.a. ⁶
5 year	4.57% p.a.	5.03% p.a. ⁶

Enjoy the assurance of knowing exactly what your home loan repayment will be with the ability to lock in your interest rate for up to 5 years. At the end of your fixed rate period, re-fix your interest rate for another fixed rate period or your home loan will revert automatically to the standard variable interest rate.

Interest Only Home Loan⁴

Interest Rate ⁵	Comparison Rate ⁶
5.28% p.a.	5.33% p.a. ⁶

Our interest only variable loans are available to be used for owner occupied and investment purchase, vacant land, renovations, or any acceptable purpose. This loan is also suitable for construction purposes.

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.

For more information or to apply, visit our website atunibank.com.au/home-loans or call us on 1800 864 864 and ask to speak to one of our credit consultants.

Introducing more new products

Savings Accounts¹⁶

Reward Saver Account – Be rewarded with a great ongoing variable bonus interest rate when you save your money regularly.

Simply save as little as \$50 each month, make no withdrawals and we will reward you a total rate of 2.86%⁵ p.a.!

Cash Management Account – Get a higher return on your savings and access to your Cash Management account when you need it.

This account lets you transact, save, gives you high interest with no access fee and lets you access your money 24/7 via online and phone banking.

Deeming Account – An account for members receiving a pension or allowance from Centrelink or Veteran Affairs.

This account is designed to comply with the government's deeming regulations. It offers great interest rates and has no access fee.

Travel Loan⁴

Use our Travel loan to pay for travel related expenses like accommodation or travellers cheques to see the world and live your dream. Our low rate Travel loan with flexible repayment options will let you indulge in a dream holiday within your budget.

If you are considering travel for a holiday, to visit family and friends, or just to take a break, we welcome you to contact the team at Tertiary Travel on (08) 9386 6314 or email leisure@tertiarytravel.com.

Whether it's Leisure Travel or for Business, Tertiary Travel's consultants draw upon many years of experience, and maintain a personal and professional approach to the needs of their clients.



Travel SIM⁸

To help facilitate your travels further, you can now purchase TravelSIM through UniBank that will allow you to make mobile phone calls at a reduced cost when travelling internationally.

Insurance

We now offer Home and Vehicle Insurance cover provided through Allianz⁹. In addition, we now also offer a range of Zurich life¹⁰ insurance products including Life insurance, Accident income insurance, Accidental death insurance and Funeral insurance. We have also teamed up with Secure Sentinel¹¹ to protect your identity with SecureIdentity and SecurePlus. For all your Travel Insurance needs, contact Tertiary Travel to discuss options available through Aussietravelcover¹³ and Covermore¹⁴.

What's new

Meet The Staff

Janna
Member Service Officer

Janna has been with Unicredit since February 2012. She was an MSO at our Nedlands branch for a year before moving on to the lending department as a lending administrator. After the merge with TMB, Janna returned to her former role as an MSO. With her knowledge in lending products as well as her previous experience in member service, she is a well-rounded staff member who is here to help you!



Outside of UniBank, Janna is also a dance instructor. So if you would like to have a dance off with her, come into our Nedlands branch when you are next in the area!

Liz
Credit Consultant

Liz has been with UniBank in the Loans Department since May 2013. Prior to that, she was a staff member from December 2000 to December 2006.



Liz loves watching the Fremantle Dockers and the Australian Cricket team. She also enjoys baking, reading and spending time with her family. If you would like to discuss your lending needs with her (or any of the above), you will find her at our Murdoch branch on Mondays, Thursdays and Fridays.



New telephone number – local service

As a result of the merger with Teachers Mutual Bank we have a new phone number as well as a new and improved telephone system & options menu. Members can rest assured that when you call **1800 864 864** you will still speak to a local staff member in one of our branches at Broadway Nedlands, Curtin University or Murdoch University – and you will continue to enjoy the same level of outstanding personal service from the same dedicated staff that you have dealt with in the past.

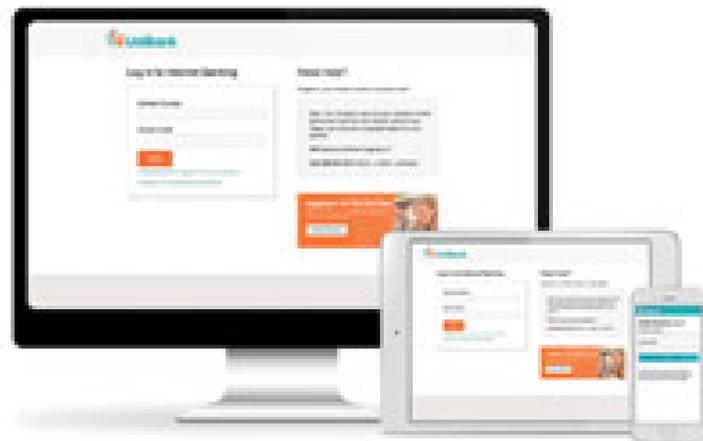
Stay secure online!
Visit our website at
unibank.com.au/security

Introducing the new and improved UniBank Internet Banking

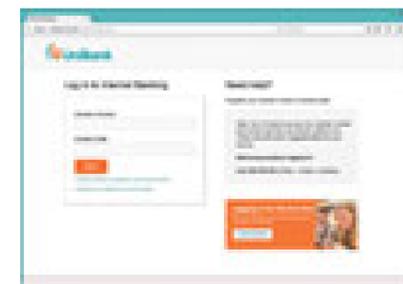
Our new internet banking system¹² provides improved functionality and easy to follow menus – if you are not currently registered for internet banking, please call us on **1800 864 864**.

Accessing your accounts online through internet banking allows you to pay bills, make payments and manage your accounts securely.

You can access internet banking via desktop, mobile or tablet.



How to access internet banking



- 1 Open the UniBank website home page and click on 'Internet Banking' in the top right hand corner.
- 2 When the login screen opens (will open as a separate page) enter your UniBank member number.
- 3 Enter your access code and click on the orange 'Log in' icon.

Logging in to internet banking for the first time

The first time you log in to internet banking you will need to follow the instructions to finalise your account set up and access your new, secure and simpler internet banking.

Members were sent separate letters in July 2015 that provided your UniBank member number and a temporary access code for internet banking. If you are unsure of your UniBank member number or your access code, please call us on 1800 864 864 and we can help.

When you first log in to internet banking you will be prompted to change your temporary access code to a unique password that only you know.

One-time password

You should by now also have received notification of your pre-registered one-time password method. As well as being required for certain transactions inside internet and mobile banking your one-time password is also required at your first login.

One-time passwords are retrieved either via:

- **SMS¹²**. Your registered mobile number was confirmed in your welcome letter. 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.

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>

Online Security

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. For more details, visit the security page on our website at <http://www.unibank.com.au/security>

If you have any questions about the new UniBank internet banking, please call us on 1800 864 864 8:30am to 4:30pm weekdays, or email enquiry@unibank.com.au – we're here to help.

Make the change to eStatements today

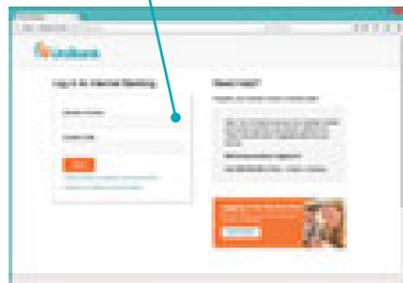
Unibank is committed to sustainability, a key element of which is reducing the use of paper wherever possible. We are pleased to confirm that we now have the ability to provide your account statements electronically via internet banking.

In the past, members would have received a printed statement each month. From now on members have the choice of switching to eStatements only (and no longer receiving a printed statement in the mail).

To make the change, simply follow the steps as shown below.

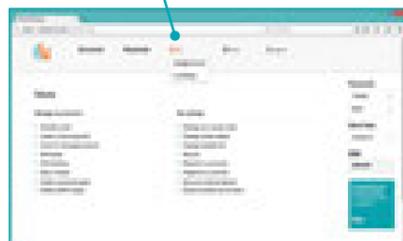
Step 1

Login to internet banking using your member number and access code (password).



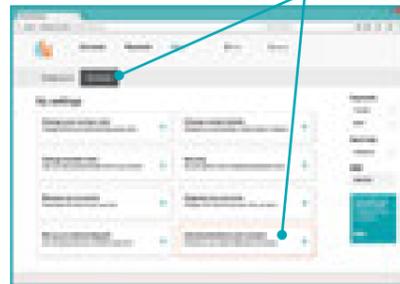
Step 2

Select the 'More' menu item from the top menu.



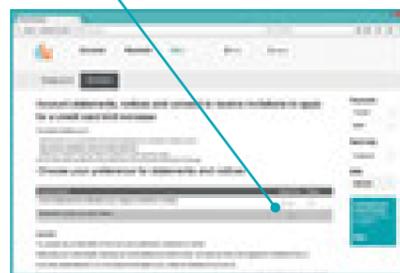
Step 3

Select the 'eCommunication and consent' setting under 'My Settings'.



Step 4

Under the section "Choose your preference for statements and notices", select 'Electronic' for "Account statements and notifications (e.g. change of conditions or notices)" and/or "Shareholder notices (e.g. AGM notices)".



Step 5

Click on 'Submit' at the base of the page. Your preference has now been recorded.



Where do I see my eStatement in internet banking?

Once you are logged in to internet banking, scroll down to the bottom of the first page and you'll see a list of option under the heading "I want to..."

Click on 'View my statements' and a new page will open up showing your document history which will include your statements.

Click on 'View' against your desired month and the statement will open up as a PDF which you can print or save to your own computer.

Please note, all UniBank member account statements will be issued monthly from now on.

If you have any questions about how to switch to eStatements, please call us on 1800 864 864 8:30am to 4:30pm weekdays, or email enquiry@unibank.com.au – we're here to help.

University engagement update



with both students and staff about the benefits of member owned banking.

An important part of our business is identifying opportunities to 'give back' to the tertiary education sector wherever possible. With this in mind we ran prize draws at the orientation days for a total prize pool of \$1,500 cash, and at UWA's staff information fair we gave away two University Club vouchers to the value of \$100 each. Congratulations to the winners of those prizes!

These photos are taken from the recent Curtin semester two orientation.

We are also active in supporting a number of university publications through advertising, including Curtin Guild's Grok, UWA Guild's Pelican, UWA's Uniview Alumni magazine, and Murdoch's InTouch Alumni magazine to name a few.

In the coming months, UniBank will be supporting further tertiary education sector activities including the University of Western Australia's staff safety awards. We are always on the lookout for additional opportunities across the sector where we can support, sponsor and contribute etc. so please let us know if you have an event coming up. Our contact details can be found on the rear page.

The second semester kicked off across the tertiary education sector in July, with hundreds of students and staff returning to their campus of choice for the remainder of the academic year.

UniBank had the opportunity to attend and promote our offerings at student orientation days at ECU Joondalup, Murdoch University and Curtin University. We were also invited to exhibit at UWA's semester two new staff orientation information fair. Our Curtin branch staff also attended Curtin University's Open Day on 2 August.

These types of events provide a fantastic opportunity for UniBank to promote our range of products and services to the university community. We had many opportunities to talk

Long Weekend in September

Please note that our branches will not be open on the Queen's Birthday public holiday on Monday 28th of September 2015. We wish everyone a safe and enjoyable long weekend!

It's Tax Return Time!

The 2014/2015 financial year has come to an end, and it's that time of the year again to do your tax return! If you have misplaced your June statement and would like to know your interest earned in the last financial year, you can contact our MSOs to order another statement. Please note that fees and charges may apply.



Need a loan? Don't have the time? Simply call Geoff!

UniBank's Mobile Lender is available to visit you anytime, anywhere
Email Geoff today on gparkinson@unibank.com.au or call his mobile on 0458 335 177.



Did you know...

TERTIARY TRAVEL is your in-house Travel Agent? And that Tertiary Travel is a member of Helloworld?

So what does this mean for UniBank members?

At Helloworld we're experts in everywhere and as passionate and experienced travellers ourselves, we understand your desires and will help you find your dream holiday. We provide travellers with unparalleled convenience, personalised service, and the best value in tailor-made holidays.

Here are just a few of the reasons why people keep coming back to us again and again:

Benefits of booking with us

Absolutely every part of your travel experience is taken care of – from the initial face to face enquiry to your return home. Our highly trained consultants spend quality time getting to know you personally, and connecting with you on an emotional level. We listen to what you want and once we understand your expectations of the trip, we can guide you to the right choice of holiday to suit your needs.

We know there are many factors you need to think about when booking a holiday, such as payment deadlines, mobility issues, level of comfort and style of travelling. So we always try to take these things into account.

You will have questions and we encourage you to ask away, we are committed to providing you with all relevant information and we will be here for you before, during and after your holiday.

Comprehensive services

We are able to offer many additional services to help make booking your holiday as easy as possible. These include arranging travel insurance and visas, guidance for medical requirements, business class upgrades, preferred seating and meals on flights, pre and post tour arrangements and stopovers, foreign currency, weather advice, packing tips and in-store information sessions so you can find out more about your chosen destination.

It's that EARLYBIRD time again!

The Earlybird fares are out so there isn't a better time to action those 2016 holiday and travel plans to Europe and America.

The Earlybirds are on sale for a short time only and availability is always limited, so our advice is to book early to give yourself the best choice of available dates and flights.

Tertiary Travel has access to the very best fares and availability for any airline out of Australia, so whether it's Bali or Brussels, Cape Town or Calgary, call or email Tertiary Travel Leisure for a quote, and to enquire about any UniBank Member Specials that may apply to your journey.

Remember that UniBank Members qualify for an automatic 20% discount on travel insurance, and even more when purchased in conjunction with airfares and holiday packages.

There are still some European River Cruising Earlybird deals available until mid-September, so if you act now, you might find a double-deal or two!



We're ATAS accredited...



Tertiary Travel is proud to be an ATAS accredited travel agency.

ATAS accreditation assures travellers of quality, professionalism, industry compliance and a better travel experience.

It means you're dealing with an Australian company that complies with Australian law and puts your interests first. It's the peace of mind that comes from knowing you're in the safe hands of a credible, reliable and reputable organisation that will support you through the entire travel experience – from planning, booking and travelling, especially in the event that something goes wrong during your travels.

So **PACK A LITTLE PEACE OF MIND** – always book with Tertiary Travel.

...and, we're proudly owned by your bank!

SCENIC

LUXURY CRUISES & TOURS

HELLO
WONDER

EXCLUSIVE
HELLOWORLD
OFFERS

SAVE
\$1,000

PER COUPLE*

SAVE
\$600

PER COUPLE*

DISCOVER THE WONDERS OF THE WORLD
ON AN ALL-INCLUSIVE LUXURY SCENIC JOURNEY

Helloworld Scenic EXCLUSIVE OFFER: Save \$1,000 per couple on Europe river cruises and tours of 15 days or more, France river cruises and tours of 11 days or more and Myanmar cruises and tours of 14 days or more.

Save \$600 per couple on Mekong river cruises of 13 days or more, Canada and Africa cruises and tours of 18 days or more, South America cruises and tours of 20 days or more and China cruises and tours of 14 days or more.

Book your Scenic all-inclusive luxury journey with Tertiary Travel by 30 September 2015 to receive an exclusive saving of up to \$1,000 per couple* on selected itineraries.

Availability will sell out quickly, so book now to avoid disappointment.

Plus! This Exclusive UniBank Member Deal

Ask for your **FREE \$150 per couple Travel Voucher** offered in conjunction with these Helloworld Scenic cruises*.



EVER WONDERED? Scenic Luxury Cruises & Tours INFORMATION SESSIONS

We invite you to attend a free information session and have a glimpse at Scenic's magical worldwide destinations. Sessions will be held in Perth on Wednesday 07 October 2015.

11.00am Mekong and Myanmar River Cruising	3.30pm Canada, Alaska & USA South America and Antarctica
11.30am Europe River Cruising	5.45pm Africa
12.30pm Africa	5.45pm Mekong and Myanmar River Cruising
1.00pm South America and Antarctica	7.00pm Europe River Cruising
2.00pm France and Portugal River Cruising	\$500 DISCOUNT per couple available on the day*
2.30pm Russia River Cruising	

Places are limited so please contact Evelyn on **9386 6314** or leisure@tertiarytravel.com to secure your preferred session.

The Leisure Desk

Hello and welcome to the very first edition of The Leisure Desk.

In this edition we want you to get to know us so we've given you an insight into our bona fides, the memberships, affiliations and accreditations that ensure you're not only in the best hands, but have access to the best deals.

But perhaps the most important fact about us – that Tertiary Travel is here for YOU, our UniBank Members.

We've included the brilliant new Helloworld Scenic Exclusive offer which expires 30 September or until sold out, and a reminder that NOW is the perfect time to catch the best of the Earlybird fares!

Evelyn Jones

Travel Tips:

1. You could WIN a \$5,000 Travel Voucher by purchasing Aussietravelcover Travel Insurance through us before 31st October, 2015
2. Visa-free Bali... coming soon!
3. FREE Qantas Frequent Flyer Membership until 31 Dec 2015



Contact

p: (08) 9386 6314
e: leisure@tertiarytravel.com
w: www.tertiarytravel.com
f: (08) 9389 1080
m: P.O. Box 3200 Broadway
80 Broadway, Nedlands, 6009

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

Kerry Bradshaw

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

Will visit you anywhere, anytime to
discuss your lending requirements!

Business Relationship Manager

Michael Papapetros

M: 0455 094 974

E: mpapapetros@unibank.com.au

Current Interest Rates

Home Loan rates current at 7 September 2015:

Home Loan	Interest Rate	Comparison Rate ⁶
My First Home Loan	5.03%	5.03%
Solutions Plus Home Loan ⁷	4.57%	4.82%
1 year fixed option	4.15%	5.22%
2 year fixed option	4.19%	5.13%
3 year fixed option	4.28%	5.06%
4 year fixed option	4.49%	5.06%
5 year fixed option	4.57%	5.03%

Member Term Deposit rates current at 7 September 2015:

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%
6-11	2.30%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
12	2.40%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
13-17	2.40%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
18-23	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%

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.** Eligibility criteria apply to join UniBank. **2.** At participating merchants. **3.** Visa's Zero liability policy covers Australian and New Zealand - issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions. Cardholders should notify UniBank promptly of any unauthorised Visa use. **4.** Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. **5.** Rates effective as at 7 September 2015 and are liable to change at any time without notice. **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.** Advertised rate is for loan amounts from \$250,000 to \$499,999. Rate may vary depending on amount borrowed. 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.** TravelSIM Australia Pty Ltd 122 348 234. Teachers Mutual Bank acts as an agent for the sale of TravelSIM only. All requests for help or technical support should be directed to TravelSIM. Teachers Mutual Bank Limited does not warrant that TravelSIM is reliable or suitable for individual customer needs. You rely on your own assessment of TravelSIM's reliability and suitability for your purposes. **9.** Teachers Mutual Bank arranges this insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (Allianz). Teachers Mutual Bank Limited acts as an agent for Allianz and not your agent. A Product Disclosure Statement (PDS) for any of the insurance products is available online or by contacting us. **10.** Life insurance products are issued by Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich). The relevant PDS is available online or by contacting us. Teachers Mutual Bank Limited acts as a referrer for these products only and does not make any recommendation or give any opinion about these products. If you buy a Zurich policy Teachers Mutual Bank will receive from Zurich a commission of 20% (plus GST) of the premiums paid. The commission is already included in the amount you pay and is not an additional cost. **11.** Teachers Mutual Bank Limited, while endorsing Secure Sentinel, does not guarantee the performance of this service. Members are advised to read the Terms and Conditions issued by Secure Sentinel. Secure Sentinel ABN 53 054 235 157 is not an insurance provider. Teachers Mutual Bank limited receives a 50% commission of the annual fee for new business and 15% commission of the annual fee for renewal of business. **12.** 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. 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