

A photograph of a man and a woman sitting at a table, looking at a document together. The man is on the left, wearing a light blue button-down shirt, and the woman is on the right, wearing a red top and a grey cardigan. Both are smiling warmly. The background is softly blurred, suggesting an indoor setting like a cafe or office.

UniBank Member Newsletter

MONEY MATTERS

SUMMER 2015/16

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 Summer edition of Money Matters!

Dear Members

Welcome to the Summer edition of Money Matters.

As 2015 draws to a close, it certainly has been an exciting and memorable year for UniBank.

It has been four months since our merger with Teachers Mutual Bank and we hope you are seeing the benefits. Many of our Members have taken advantage of our new products such as the low rate credit card and cash management account, as well as our great rates on home loans and term deposits.

We have increased our member contact staff and are investing in training and development, so that our team can continue to provide the great service we promise you at UniBank. We are also working to enhance our technology capabilities, to make your banking as convenient as possible.

We have continued to work closely with Universities, being involved in

many events & activities during the year and look forward to continuing to support the sector as we move into 2016.

In today's highly competitive market we understand the importance of providing our Members with our best possible products and services. We will continue to look for opportunities to enhance these services.

I would like to take the opportunity to thank all of our Members for their continued support during 2015 and wish you and your families a safe and enjoyable festive season.

I look forward to bringing you news of more exciting UniBank developments during 2016.

Yours sincerely

Ross Moulton
General Manager

Missed our 2015 AGM?

For the first time, you can view our AGM on demand, via webcast.

If you were unable to attend the AGM in person, you can now view the webcast from our third party supplier, Staging Connections, via a desktop or mobile device. You can access it by visiting stagingconnections.org/tmb-2015.

Our sustainability year



What's new

UniBank is proud to be part of Teachers Mutual Bank. Sustainability is an integral part of our organisation, and it is integrated in what we do every day as can be reflected by the awards and achievements the Bank has accomplished.



- Teachers Mutual Bank has been recognised by the Ethisphere Institute as a 2015 World's Most Ethical Company¹.
- After being assessed against the best performing banks in the Australian financial sector, the Bank is proud to be number one for environmental, social and governance (ESG). We have been named 'Best Bank in Socially Responsible Performance' at the prestigious 2015 Australian Banking and Finance Awards⁵.
- We have always maintained a solid stance against lending to and investing in large-scale greenhouse gas polluting activities. This year we took the additional step of formally introducing these exclusions into our Lending Risk Policy and Treasury Credit Risk Management Policy.
- The Bank is now a certified ethical bank through achieving certification with the RIAA (The Responsible Investment Association of Australasia)³. Our \$500 million Debt Issuance Programme has been certified on the basis that Teachers Mutual Banks' Policy includes 'the exclusion of lending to, or investing in, large scale greenhouse gas pollution from fossil fuel exploration, extraction, production and use'. Teachers Mutual Bank is the only bank in Australia with a certified ethical investment wholesale cash product, the proceeds of which are used to fund the balance sheet.
- We have introduced a volunteer leave program enabling all employees to take one day off a year to volunteer for a charitable initiative.
- Teachers Mutual Bank raised the bar with an increased community investment rate of 4.55% of pre-tax profits, as measured by the LBG⁴. This rate is 9.3 times the LBG Australian and New Zealand average, and 3.1 times the LBG Global average. The total community investment is \$1.67 million.
- Teachers Mutual Bank has been ranked in the CSR Top Ten in the ACCSR (Australian Centre for Corporate Social Responsibility) 2015 Review of the State of CSR in Australia and New Zealand. The review is the largest ongoing survey of CSR practice and performance in Australia. Our score of 94% in CSR Management far exceeded the finance and insurance industry average (74%) and the all-industry average of (76%). We also scored 93% for CSR Innovation.



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

UniBank's Mobile Lender is available to visit you anytime, anywhere

E: gparkinson@unibank.com.au

T: 0458 335 177



Internet banking FAQs

Our new internet banking system⁵ provides improved functionality to make it easier for you. If you are not currently registered for internet banking, please call us on 1800 864 864.

Here are a few common questions we have received since launching the new internet banking system. We hope you find the answers provided to be helpful.

Q: How can I redraw from my home loan via internet banking?

A: Once registered for redraw, you can log into your internet banking. Hover your mouse over **Accounts** on the top menu. In the drop down menu, select **View Accounts**. Once the page has loaded, click on the loan account number you want to redraw from, and then the blue button **Transfer**. You can now proceed to making your redraw.

Q: I have made a payment to this external account in the past, why does it still require a one-time password?

A: One-time passwords are designed for new transactions. We have identified that there is an issue in the system. Please contact us on 1800 864 864 and let us know your member number. We will get it corrected.

Q: What is my daily internet transfer limit?

A: Limits are \$5,000.00 per day but this can be extended for up to 3 days. Simply give us a call on 1800 864 864 and we will raise the limit for you.

Q: Why can't I transact on my business account?

A: You must perform all transactions by logging in using your personal membership number and not the business account member number for security reasons.

Q: Why can't I log into my account?

A: You may have been locked out because you have entered the password incorrectly multiple times. Call us on 1800 864 864 to unlock internet banking.

Q: I am still having problems logging into internet banking.

A: If you still have issues logging in, call us on 1800 864 864. Alternatively, visit one of our branches at Nedlands, Murdoch or Curtin and we can go through the process with you on a computer.

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

Branch renovations

All UniBank branches have recently had a makeover!

If you have visited one of our branches recently, you will have noticed that we have updated the look of our branches to improve the experience for members.

To make better use of the space at our Nedlands/UWA branch, we have added a wall which greatly improves the look of the banking chamber while also creating additional back office space. We removed the bulky and obsolete voucher holder island bench, installed new carpet and have put in some new couches for comfort.



Nedlands/UWA Branch

Our Curtin branch received a full repaint including a new teal coloured feature wall at the back of the branch.

Our Murdoch branch also received a paint job and now has a new wall behind

the counter to help improve the security of the branch, and like Nedlands, had new carpet installed.



Curtin Branch

We also now have wifi connected at all of our branches. Just ask one of our Member Service Officers for the password to access it for free while you are in the branch!



Murdoch Branch

What's new

Meet The Staff

Samantha Armstrong Member Service Officer

Sam has been working in the financial services industry for 5 years prior to joining UniBank. In her spare time, Sam loves to garden and paint her new house with her fiancé. Sam also loves cats. She currently has a cat and is looking to get another one. Sam loves cats so much that her dream is to one day become a crazy cat lady.



Sam currently alternates her days between the Nedlands/UWA and Murdoch branches, so please join us in welcoming Sam to UniBank if ever you are in the branch.

Samantha Lyons (Sammi) Business Relationship Manager

Sammi is experienced in international marketing, customer relationship management, business development and consulting. She has worked in Australia, China, Japan and South Korea.



Outside of work, Sammi enjoys travelling, hiking, and cycling. Sammi is also an experienced yogi. She loves yoga and has been practicing it since 2004.

As a BRM, 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 focus on Curtin University and Edith Cowan University.



Public holiday opening hours

Please note that our branches will be closed due to the Christmas and New Years public holidays.

The Nedlands/UWA branch will be closed on Christmas Day, Boxing Day and New Years on 25th, 28th of December and 1st of January.

The Curtin and Murdoch branches will be closed for the festive season from 24 December 2015. Business will resume on 18 January 2016.

UniBank wishes our members a safe and happy festive season.

Solutions Plus Home Loan⁶

Solutions Plus Home Loan – rewarding you when it counts.

Do you know what home loan product you currently hold with us? If you have previously held our Special Variable or Standard Variable rate products when you were a Unicredit member, your home loan would have been transferred to UniBank's Solutions Plus Home Loan.

The Solutions Plus Home Loan comes with many benefits you may not have been aware of!

Did you know that...

- Existing members who have had their home loan transferred to Solutions Plus Home Loan as a result of the merger have their annual fee waived.
- 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 complement your home loan.

Rewards Package

The Rewards Package is only available with our Solutions Plus Home Loan and you can choose to make principal and interest or interest-only repayments.

As previously stated, there are a number of benefits and discounts applicable with the Rewards Package. These include:

- Top up fee waived when you top up your home loan
- A discounted variable interest rate
- No application fees on personal loans
- A discount⁷ of up to 10% on home and contents and insurance⁸ provided by Allianz⁹ through Teachers Mutual Bank

- Access fee waived on one Everyday account
- An extra 0.05% bonus savings interest rate earned on term deposits
- A low annual package fee of \$200.

To be eligible for the Rewards Package, you will need to:

- be a registered user of UniBank's internet banking
- have a current Everyday account
- deposit a minimum of \$2,000 per month into your UniBank account
- have a newly applied minimum home loan amount of \$150,000.

Features & Benefits of Solutions Plus Home Loans

In addition to the Rewards Package, you will be happy to know that you can still take advantage of the following features and benefits that you have previously enjoyed before the merger.

- Repayment Pause, so that you can apply to reduce or stop repayments for an approved period if you are

facing a legitimate period of leave from the workforce. (i.e. during maternity leave or for travel.)

- Interest-only available (depending on your current situation and circumstances).
- Ability to refinance, so that you can easily choose a product that is most suited to your current situation.
- No penalty for early repayment, in case you want to pay your loan off sooner.
- Top up, which would allow you to borrow extra funds to renovate or decorate your beautiful home.
- No monthly fees, which means you are not paying extra money towards your home loan.
- A fee free redraw facility, so that if you need some cash down the line, you can access the funds without paying extra fees.
- Offset facility, which will help reduce your interest payable on your home loan¹⁰.

- Ability to split the loan, which gives you the best of both worlds - the security of a fixed rate home loan and the benefits of a variable rate home loan.
- 24/7 access via internet, mobile and phone banking, so that you can easily view and access your funds outside of business hours.
- No minimum redraw, so that you can draw as little as you want.

If you currently have another home loan product with us and would like to switch to Solutions Plus Home Loan, contact our lending consultants to discuss your options!

For more information or to speak to a lending consultant, visit unibank.com.au, call 1800 864 864 or email loans@unibank.com.au.



At UniBank, our General Manager, Ross Moulton, and Member Services Manager, Richard Collier, very kindly volunteered to have a cream pie thrown in their faces.

Our Nedlands Team Leader, Wendy McKenna, went all out and outbid all staff in the first bid and got the chance to throw a cream pie in Richard's face.

Jaide Cook, our Member Service Officer, was the highest bidder in the second bid and she got to throw a cream pie in Ross' face.

A big thank you to Ross and Richard for volunteering themselves to get pied for charity!

Our combined efforts with Teachers Mutual Bank raised \$5,195.75 in total on CUFA MAD Day! CUFA has announced Teachers Mutual Bank as the proud winner of their 'Maddest Supporters' for CUFA MAD Day this year! We now have the bragging rights for the next 12 months for raising the most amount of money with the maddest idea!



Charity day

UniBank staff recently participated in two of Teachers Mutual Bank's annual fundraising events. In September, UniBank and Tertiary Travel came together, and through selling baked goods and raffle tickets, managed to raise \$222.90 for RSPCA!

In November, UniBank and Tertiary Travel also took part in Teachers Mutual Bank's annual CUFA MAD Day (Credit Union Foundation Australia's Make A Difference Day) charity event.

This year, to further raise funds, our mad idea was to include a Pie Face Event on top of the bake sale. Managers volunteered to have a cream pie thrown in their face when a tiered amount had been raised. Staff could start bidding once the agreed tiered amount had been reached, and the highest bidder got the honour of throwing the cream pie.

At UniBank, not only do we aim to help our members save money, build wealth and enjoy financial wellbeing throughout their lifetime, but we also try to give back to the community in which we operate as much as we can.

Though not widely advertised, UniBank staff hold several events each year to raise funds for various charitable organisations. In the past, we have supported Loud Shirt Day, World's Greatest Shave, and Jeans for Genes.

Low Rate Credit Card

We are proud to announce that Teachers Mutual Bank has received recognition in the Mozo Expert Choice Credit Card Awards¹¹ for best Fee Free and Low Rate Credit Card for 2015.

Fortunately for you, UniBank also offers a Credit Card with the same features and benefits!

Apply today¹²!



University engagement update

With the university end of year study and exam period upon us and summer break not too far away, UniBank has been busy keeping involved with the tertiary education community including staff, students and alumni across a number of events and sponsorships.

Most recently, UniBank sponsored the annual Curtin University Community Golf Day, held at Collier Park Golf Course on Friday 27 November. UniBank's sponsorship and support of this event goes back many years.

Another recent event sponsored by UniBank was the annual staff sports day at the University of Western Australia on Friday 6 November, where we provided cold water, sunscreen, merchandise giveaways, and prizes.

Although the day started out wet and windy, it cleared up nicely over the afternoon and ended up a warm sunny day. Looking forward to next year!

Other recent events and sponsorships supported by UniBank include;

- The annual 'Relay for Life' event, held at Curtin University's Bentley campus helping raise much needed funds for the Cancer Council of WA, over the weekend of Saturday 17 & Sunday 18 October.
- The annual UWA staff safety awards, held at the University of Western Australia on Monday 26 October.
- A recent new staff orientation event at Murdoch University, held on Wednesday 4 November.
- The annual Curtin Stadium and Curtin University Sportsman of the Year Awards, held on Wednesday 11 November.

- Curtin University Alumni's end of year function, held on the evening of Tuesday 1 December.
- Curtin University's Interdepartmental Sports Challenge competition for 2015.

Further to some of the larger event and sponsorship opportunities that UniBank is involved in over the year, we also make funds available to support smaller events such as student quiz nights. So far this financial year we have donated prizes toward quiz nights run by student groups including UWA's Science Union, Engineering, WASTV, and Psychology students. Attracting new student members to the Bank remains an important part of the future of the organisation.

We look forward to maintaining and building our involvement in the university sector next year and beyond, and as evidence of our commitment UniBank recently hired a new Business Relationship Manager, Samantha Lyons as a key university engagement resource. You can read more about Samantha on page 5 in our 'Meet the Staff' section.

We are already looking forward to 2016, including our attendance at the university student orientation events at the start of the year. And remember, 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.





Leopard at Khwai River, Botswana
Photograph: Neville Jones of Experiential Travel

Where to in 2016?

#1 Botswana: A Beautiful African Success Story

In October Lonely Planet® published their Top 10 Countries to visit in 2016. Number 1 on the list? Botswana. Though every year offers landscape, culture and pristine wilderness like nowhere else on the continent, 2016 marks a milestone year for this small Southern African nation.

Like The No. 1 Ladies' Detective Agency, Botswana has long been the first choice for visitors wishing to see unthreatened wildlife and true wilderness, protected not only by their remote nature but also the persistent work of a stable and progressive government and a tireless tourism industry. And while the famous lady detective may be fictitious, there is much that is truly precious about Botswana.

At the time of gaining independence in 1966 Botswana was one of the ten poorest nations on earth. The discovery of diamonds in 1967 coupled with an

unpretentious multi-party democracy has resulted in enviable economic and social stability, and a great pride in their own success.

Seventeen percent of the country has been dedicated to conservation; national parks and game reserves span the country, from a lush inland delta in the north-west to the expansive Kgalagadi in the south. The Okavango Delta became UNESCO's 1000th World Heritage Site in 2014, a significant marker of the high priority Botswana places on its natural heritage.

Botswana's tourism focus is 'low-footprint', enabling visitors to enjoy Botswana's delta and deserts at any budget level, with minimal environmental impact and maximum social benefit and wellbeing for local communities.

And yes it is true that you can still enjoy pristine wilderness areas – whether it's camping under a seemingly endless Kalahari night sky, or silently slipping through the intricate waterways of the Okavango Delta, you'll truly experience the same quiet and peaceful solitude as all who ventured before you.

2016 is set to be a year of festivities as Botswana rightfully celebrates its 50th 'Boipuso' Independence anniversary, its achievements, its vibrant present and its very promising future. Pula!!

TERTIARY TRAVEL has a resident BOTSWANA expert

Take advantage of our 30+ years' experience in arranging travel to and within this fabulous destination.

Want to know more?

We'll be featuring the rest of Lonely Planet's Top 10 countries on our Facebook page throughout summer. Go to www.facebook.com/tertiarytravel

We're also giving you the opportunity to WIN a copy of Lonely Planet's BEST IN TRAVEL 2016.

Full details on Facebook!



No-one does Christmas like Singapore's iconic RAFFLES Hotel

Stopover for 1 night FREE at

RAFFLES Singapore or RAFFLES Dubai

Thinking of Europe in 2016 but missed all the 'Earlybird Deals'? Ask how you can spend the night at either of these iconic hotels for free.

PLUS! This Exclusive UniBank Member Deal

In conjunction with this offer, free return airport transfers from and to Singapore airport or Dubai airport are included with the free night stopover at Raffles Singapore or Raffles Dubai. There is no limit on the number of passengers travelling in your group to get the free transfers.

Looking for CHRISTMAS IDEAS? Give the Gift of Travel!

50% OFF Travel Gift Vouchers for Christmas

Applies to \$50, \$75 and \$100 denominations
Tertiary Travel is offering 50% OFF Travel Gift Vouchers for Christmas. Purchase before 4.30pm on 23 December.

Subscribe to the Tertiary Travel Newsletter

You can WIN A \$3,000 TRAVEL VOUCHER
Email us or go to www.tertiarytravel.com/leisure now to subscribe.



Contact details

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80 Broadway, Nedlands, 6009

The Leisure Desk

We've been constantly on the lookout for ways to bring value to our customers' travel plans.

Sometimes this means finding the lowest possible airfare, but more often it means 'tweaking' an itinerary to truly maximize the experience.

Very early in my travel career I was reminded that the only return on any investment in travel is a collection of memories, so we have to get it right!

I hope that as 2015 draws to a close we have helped create some amazing once-in-a-lifetime memories, and that 2016 will be even better yet.

Do stay in touch by 'Liking' our Facebook page, or subscribe to our newsletter to be the first 'in the know' with anything new and exciting in travel.

Wishing you all a safe and happy holiday season from the team at Tertiary Travel.

Evelyn Jones

Travel Tips:

1. Aussietravelcover now no longer requires medical assessments based purely on age. Great news for travellers 75 years and over!
2. Choose your best travel options based on best-value rather than frequent flyer loyalty.
3. Having a Travel Agent onboard will add nothing but value to your trip.

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

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WA 6009

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F: (08) 9389 8407
E: enquiry@unibank.com.au

9:00am to 4:00pm, weekdays

Murdoch University

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Social Sciences Building

T: 1800 864 864
F: (08) 9389 8407

9:00am to 4:00pm, weekdays

Curtin University

Lisa Ely
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T: 1800 864 864
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Mobile Lender

Geoff Parkinson

M: 0458 335 177
E: gparkinson@unibank.com.au

Business Relationship Manager

Samantha Lyons

M: 0408 251 692
E: slyons@unibank.com.au

Current Interest Rates

Home Loan rates current at 8 December 2015:

Home Loan	Interest Rate	Comparison Rate ¹³
Classic Home Loan	4.11%	4.16%
My First Home Loan	5.23%	5.23%
Solutions Plus Home Loan ¹⁴	4.77%	5.02%
1 year fixed option	4.15%	5.40%
2 year fixed option	4.19%	5.29%
3 year fixed option	4.28%	5.21%
4 year fixed option	4.49%	5.19%
5 year fixed option	4.57%	5.15%

Member Term Deposit rates current at 2 November 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%

Footnotes

*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.** The Ethisphere Institute is a global leader in defining and advancing standards of ethical business. The World's Most Ethical Companies, awarded by Ethisphere, recognises companies that not only promote ethical business standards and practices internally, but also exceed legal compliance minimums and shape future industry standards by introducing best practices today (www.ethisphere.com). **2.** Awarded by the Asia-Pacific Banking & Finance Magazine, the Best Bank in Socially Responsible Performance Award recognises companies who demonstrate solid performance across three sustainability priority areas: environment, social and governance. **3.** The Responsible Investment Association Australasia (RIAA) is the peak industry body representing responsible and ethical investors across Australia and New Zealand. Through achieving certification, Teachers Mutual Bank is recognised as a certified ethical bank. The Teachers Mutual Bank wholesale debt issuance programme has been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestment.org for details. **4.** The London Benchmarking Group (LBG) measurement framework is the internationally recognised standard for measuring and evaluating a corporation's community investment (www.lbg-australia.com). Results published in November 2014 are based on investment figures from the previous financial year. **5.** 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. **6.** 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. **7.** Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to any flood component of the premium (if applicable). **8.** Insurance products are issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (Allianz). Teachers Mutual Bank acts as an agent for Allianz and not your agent. Personal effects cover to provide against loss or damage is available when you have contents cover. **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 acts as an agent for Allianz and not your agent. Neither Teachers Mutual Bank nor Allianz provide advice based on any consideration of your objectives, financial situation or needs. To decide if it is right for you please carefully read the relevant product disclosure statement, available online or by contacting us. If you purchase this insurance, Teachers Mutual Bank will receive a commission that is a percentage of the premium depending on the product. Ask us for more details before we provide you with any services on this product. **10.** 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 unibank.com.au. **11.** The 2015 Mozo Experts Choice Credit Card Awards was based on the rates, fees and features of 171 personal credit card products issued by 57 Australian financial institutions to highlight the country's best value credit cards. See Mozo.com.au. **12.** Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. Credit Card terms and conditions available online or from any of our offices. **13.** 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. **14.** 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. For further information call 1800 864 864 or go to unibank.com.au Teachers Mutual Bank Limited ABN 30 087 650 459 AFSU/Australian Credit Licence 238981 | 009065-MAR-UB-MoneyMatters-1215