



MONEY MATTERS

WINTER 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 Winter edition of Money Matters

Dear Members

A lot has been written lately about the culture of banks. There has been much discussion in political and broader community circles, including calls for a Royal Commission and investigations into the sector.

At UniBank we believe that being member owned really does make a difference and that looking at things through the lens of our members, rather than external shareholders, does provide a different perspective.

In this edition we are proud to provide details of our award as one of the "World's Most Ethical" companies, one of only 4 Banks in the world to achieve this award.

We also provide an update on our support for a range of university events, which is a great way for

us to give back to the community, as well as spread the message of the benefits of being a UniBank member.

Our staff have also been working hard, developing their skills and knowledge, as we continue to look at ways to improve the service we provide to our members.

I hope you enjoy this edition of Money Matters.

Should you have any feedback on items you would like to see included in future issues, please let us know.

Yours sincerely

Ross Moulton
General Manager

Western Australia Day Opening Hours

Please note that our branches will be closed due to the Western Australia Day public holiday on 6 June 2016. UniBank wish our members a safe and happy long weekend.

Switch to electronic statements and account notifications and say goodbye to paper today!

Simply log into internet banking¹ and update your settings. If you are not yet registered for internet banking, call us on 1800 864 864 or email enquiry@unibank.com.au.



Owner occupier home loan interest rate changes

We aim to price our products competitively against the four major banks to ensure our members experience the mutual benefit of banking with their 'own' bank - UniBank

UniBank has reduced interest rates across our owner occupier home loan products, following the Reserve Bank of Australia's recent decision to reduce the official cash rate.

Our Standard Variable Rate (SVR) home loan, Flexi Choice² Home Loan will be reduced by 0.25%pa bringing it down to 5.23%pa (comparison rate 5.28%)³. This rate remains extremely competitive when compared to many other current SVRs.

Our owner occupier 3 year fixed home loan rate has been reduced to only 3.74%pa (comparison rate 4.88% pa)³.

Our owner occupier 4 year and 5 year fixed rates have also been reduced;

- 4 year fixed rate is now 3.99%pa (comparison rate 4.85%pa)³.
- 5 year fixed rate is now 3.99%pa (comparison rate 4.77% pa)³.

These changes support our commitment to providing a competitive range of financial options to the tertiary education sector, and ensure we remain a genuine alternative to the larger banks in the home loan market. Our current owner occupier rates can be found on the rear page of this newsletter.

For more information or to apply, visit our website at unibank.com.au or call us on 1800 864 864 and ask to speak to one of our credit consultants.



Who says banks can't be ethical?

Only four banks in the world are a World's Most Ethical Company⁴ – and we're one of them!

As a division of Teachers Mutual Bank Limited, we are proud to announce that Teachers Mutual Bank has again, for the third year in a row, been named as a '2016 World's Most Ethical Company' by the Ethisphere Institute⁴, a global leader in defining and advancing the standards of ethical business practices.

Teachers Mutual Bank continually benchmarks itself against industry leaders from around the world and is one of only four banks named globally on the World's Most Ethical Companies list, announced in the United States on 7

March 2016. The list has 131 companies from 54 industry sectors in 21 countries.

The main evaluation categories reviewed by the Ethisphere Institute for awards are: Corporate Citizenship and Responsibility; Ethics and Compliance Program; Corporate Governance; Leadership, Innovation and Reputation; and Culture of Ethics.

About the Ethisphere Institute

The Ethisphere Institute is the global leader in defining and advancing the standards of ethical business practice.

The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient framework and honours superior achievements in transparency, integrity, ethics and compliance. This year marks the tenth anniversary of Ethisphere and the World's Most Ethical Companies designation.

For more information about the Ethisphere Institute, visit their website at ethisphere.com.



Need a loan⁵? Don't have the time? Simply call Geoff!

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

Email Geoff Parkinson today on gparkinson@unibank.com.au or call his mobile on 0458 335 177.



Welcome our newest addition to the UniBank family

For those of you who frequent our Curtin branch, you will remember our Member Service Officer, Laura Meegan. Laura has recently gone on maternity leave to give birth to a 4.03kg baby girl, Charlotte Leslie Melvin, on 23 March 2016. Laura and her partner, Stuart, are both very happy and enjoying being first time parents. Laura has her mum over from Scotland, who is having a lovely time with them.

Meet The Staff

Karen Morgan

Member Service Officer

Karen has always worked in the banking industry aside from a short stint in insurance. When she decided to resume her banking career, she'd hoped to work for an organisation unlike the Big 4. She enjoys the customer focus and is happy to have found this with UniBank. Her experience ranges from teller to managing a small team of 15 within the phone banking department of what was then Challenge Bank.

Karen has two daughters, 20 and 18. She also has a small Bernese Mountain Dog, Hudson. Karen loves to travel, even if it's just down to Mandurah to visit her best friend of over 40 years.



Moana Rawlings

Member Service Officer

Moana is a grandmother from New Zealand of Maori descent, originally from Whangarei in the far north of the north island. Her tribe, Nga Puhī, has the largest affiliation of indigenous people.

She is surprised at how accepting and friendly everyone is despite the 'healthy' banter between New Zealand and Australia around rugby, Split Enz, Russell Crowe, Pavlova and Pharlap.

Moana has spent 15 years working for Westpac New Zealand. She is excited to work with colleagues on the common goal of offering members fantastic products to simplify and enhance their banking requirements. She loves being a part of a compact and talented team that is on the journey of taking UniBank to the next level after the merger.





UniBank General Manager, Ross Moulton, with winner Dr Daniel Schepis

Giving back to the university community

As part of UniBank's commitment to giving back to the university community, we are expanding our sponsorship initiatives in 2016 to include prizes to students in recognition of their academic achievements over the previous year.



Left to right: Ken Clements, Phil Dolan, Ross Moulton, Liew Lew, Kwang Lew and Phil Hancock

This year, UniBank sponsored the Environmental Management and Sustainability prize at Murdoch University. The graduating students in Environmental Management and Sustainability with the best marks overall in the units "Global and Regional Sustainability" and "Environmental Restoration" were awarded the prize at the School of Veterinary and Life Sciences Award Ceremony on 20 April 2016. The prize was presented to Michelle Keppel. Congratulations to Michelle! Michelle lives in Augusta and has been studying Environmental Management and Sustainability as an external student.

As well as the Environmental Management and Sustainability (BSc) prize, we will also be sponsoring two nursing prizes for School of Health Professions, also at Murdoch University to be awarded later in the year. These are;

- UniBank Prize in Mental Health Nursing, presented to the best academic improver in 'Contemporary Nursing Management of Mental Illness' by a first year student.
- Unibank Prize in Indigenous Health, presented to the best academic performance in 'Indigenous Health'.

These prizes will be presented on 28 July 2016 at the Mandurah campus.

In addition to student prizes, we also sponsored a staff award to recognise university staff for the hard work they put in to educating and mentoring students over the year. General Manager, Ross Moulton, attended the UWA Business School Awards Ceremony held on 11 May 2016. The event was informal with approximately 40 attendees. Ross presented the Business School Excellence in Teaching Award in the category of UniBank Undergraduate Coursework - Large Class to Dr Daniel Schepis. The Business School was very appreciative of our support and looked forward to it continuing. The Excellence in Teaching Awards recipients will be acknowledged again at the UWA Business School Awards Ceremony amongst all their prize and scholarship recipients on 10 August 2016.

Congratulations again to all winners. UniBank is very appreciative for the opportunity to be able to support the university and the students through sponsorships such as these.



"Thank you so much for supporting the Environmental Management and Sustainability Prize. It is very encouraging to be recognised for my efforts, particularly in my final year at Murdoch University. It will have taken me nine years to complete my degree and as such it is so nice for my dedication and hard work to be acknowledged."
 – Michelle Keppel. Winner of the Unibank Prize in Environmental Management and Sustainability



University engagement update

As Semester 1 is coming to an end, and students and staff alike are preparing for end of semester exams, UniBank has been keeping ourselves busy with supporting various activities on university campuses.

UniBank has been attending Market Daze at Murdoch University (South Street campus) every Thursday. We welcome you to visit our table when you have a break and have a chat with Amber (our Business Relationship Manager), or Wendy (our Murdoch branch Team Leader). You might even be able to win a prize or two in one of our regular prize draws. During the week of Easter, Murdoch staff were given a

chance to go into the draw to win an Easter Hamper. Melissa McGreevey from the Marketing and Management Department was lucky enough to win the hamper! If you are unable to visit us during Market Daze, you can still visit our Murdoch branch from 9:00am to 4:00pm weekdays to discuss your banking needs with Wendy.

On 31 March 2016, Edith Cowan University (ECU) Alumni held an Alumni

Sundowner event at the Stables Bar to celebrate the 25th anniversary of ECU. As ECU alumni herself our ECU Business Relationship Manager, Samantha Lyons attended the event along with 75 other alumnus. Excited to welcome UniBank on board as a sponsor of the event and to support the development of the alumni relations program at ECU, Samantha was acknowledged by the Alumni Relation Manager at the event.

This semester, UniBank has been sponsoring ECU's series of "Men's Business" Workshops where male staff members enjoy a free lunch sponsored by UniBank and get together to socialise and learn about a variety of topics such as health, lifestyle and practical skills or projects. With a total of 10 sessions in Semester 1, these casual sessions provide inspiration and ideas for staff to improve themselves and to talk with other male staff. Samantha is provided the opportunity to speak to attendees about UniBank's involvement at ECU and our current offers to the university community. Participants even get to go into a draw to win an Apple Watch. The more sessions you attend, the more chances to win. So if you are a male staff at ECU we encourage you to attend the next "Men's Business" Workshop.

Samantha, as well as Mobile Lender, Geoff Parkinson, will also be joining ECU staff in Joondalup and Mt Lawley staff lounge to answer any enquiries you may have, every first and last Thursday of the month.

On 1 February, ECU launched their wellness portal, an engagement tool for the staff health and wellness program, Live Life Longer. UniBank sponsored \$500 cash prize towards the main launch draw, as well as a Nutribullet juicer and a Garmin watch. The portal is open to all ECU staff, complete with tailored health and wellness programs that suits you any time, so sign up to a prize whilst being healthier and stress free.

Amber and Samantha attended MasterClass information evening on 5 April 2016 at Murdoch University. UniBank provided refreshments for the day and ran a door prize competition for a \$100 Coles Myer Group Gift Card. MasterClass is an extra undergraduate degree of business, enhancing professional skills for the brightest students from any discipline. The program is by invitation only and involves a rigorous interview program. Approximately 120 per year are going through the program which has been

running for around 9 years and is growing year on year. The program is designed to help these high achievers thrive once in the workforce. Held in Summer and Winter breaks it is a huge commitment from the students which shows they are determined to succeed. UniBank is excited to hear what these students go on to achieve in the years to come and will be keeping a close eye on this talented bunch.

We will also be assisting Dr Simon Minaee, the program director, and his team where we can by way of prizes, incentives, and sharing our time from a business mentor aspect.

On 13 April, Wendy and Amber attended the Murdoch New Staff Orientation event. They had the opportunity to welcome and meet new Murdoch staff during the morning tea breakout and hand out giveaways and introduce UniBank. UniBank is currently offering new staff at Murdoch a free Coffee Mug and a complimentary buy-one-get-one-free coffee voucher simply by popping into our Murdoch branch.

During the period of April and May, Murdoch University held a mixed netball competition. UniBank supported the sport by providing drink bottles and team bibs.

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.





Back row left to right: Danielle Albany, Graeme Shearer, Nick Tan, Geoff Parkinson, Samantha Lyons, Lisa Ely, Liz Gentry and Wendy McKenna
 Front row left to right: Janna Vivian, Holly Tweed, Cara Mansfield, Bianca Krilic and Samantha Armstrong
 Missing: Kerry Bradshaw and Paul Vassallo

Staff training & development

A number of UniBank and Teachers Mutual Bank staff in WA recently completed a training course designed to help with their professional development and enhance overall member service.

The participants attended weekly sessions from January to April 2016 covering a range of topics including

communication, service and product knowledge - culminating in a breakfast graduation ceremony on 15 April.

We are very pleased to announce that UniBank Member Service Officer, Cara Mansfield was the recipient of the major course prize for her outstanding efforts and results, and special mentions were awarded to Credit Consultant, Liz Gentry and Business Relationship Manager, Samantha Lyons. Furthermore Member Service Officer, Bianca Krilic received the Group Achiever Award for her continued development throughout the program.

Please join us in congratulating everyone that participated – we thank you for all your hard work and commitment!



Look what's new in mobile and internet banking¹

We've recently enhanced some of our online features making it easier for you to manage your money, including:

- Pending VISA transactions and un-cleared funds such as cheque deposits can now be viewed in mobile and Internet banking and each transaction shows the amount and what it is for.
- In Internet banking, you can obtain a list of specific transactions using the 'search' button within your accounts. This could be handy if you're trying to locate single or multiple transactions for a certain supplier.
- Redrawing⁶ funds from your loan through Internet banking is now much easier. You can transfer the funds directly through the Payments or BPAY screen, the same way you currently transfer money from your other accounts.

For more information or to apply, visit our website at unibank.com.au, email us on enquiry@unibank.com.au or call us on 1800 864 864.

When does my Visa Debit card expire?

Simply look for the 'good thru' month and year on your Visa Debit card, and your Visa Debit card will be valid through until the end of that month. For example if it says good thru 12/16, then your Visa Debit card will be valid until the 31st of December 2016.

Contact us

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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

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F: (08) 9389 8407

9:30am to 3:00pm, weekdays

Mobile Lender

Geoff Parkinson

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

Business Relationship Managers

Amber Harkins

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Current Interest Rates

Owner Occupier Home Loan rates current at 25 May 2016⁵:

Home Loan	Interest Rate	Comparison Rate ³
My First Home Loan	4.78%	4.78%
Solutions Plus Home Loan ^{7*}	4.57%	4.82%
Classic Home Loan	3.91%	3.96%
1 year fixed option	3.99%	5.16%
2 year fixed option	3.99%	5.05%
3 year fixed option	3.74%	4.88%
4 year fixed option	3.99%	4.85%
5 year fixed option	3.99%	4.77%

All rates are applicable for owner occupied loans only.

* 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 23 May 2016⁸:

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	2.05%	2.55%	2.55%	2.55%	2.55%	2.55%	2.55%
4	2.05%	2.55%	2.55%	2.55%	2.55%	2.55%	2.55%
5	2.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
6	2.15%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%
7-11	2.15%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%
12	2.30%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
13-23	2.30%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
24-36	2.35%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%

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**. 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. **2**. Also known as Teachers Flexi Choice **3**. **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. **4**. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient™ (EQ) framework. The Ethisphere® Institute is a global leader in defining and advancing the standards of ethical business practices that fuel corporate character, marketplace trust and business success. More information at <http://ethisphere.com> **5**. Home Loan interest rates effective 25 May 2016 and is subject to change without notice. Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. **6**. Redraw of Personal Loans is subject to application and registration. Redraw of Home Loans is subject to application and registration and is not available when a fixed rate applies to any part of the loan. **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 23 May 2016 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. Information contained within the various articles of this edition of Money Matters Winter Edition is of a general nature only and should not be construed as providing advice on any of the topics discussed. Your needs and financial circumstances have not been taken into account. Please consult specialist advisor(s) before making decisions about acquiring any product or service. UniBank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | 00906S-MAR-UB-MoneyMatters-0616