

# communiqué

SPRING ISSUE | Newsletter | October 2018

## 2018 ANNUAL GENERAL MEETING

Have your say

## RECEIVE \$1,500 CASHBACK

Take out a new Home Loan  
before 21 Dec 2018

## INVICTUS GAMES SYDNEY 2018

Donate now

## WHITE RIBBON GOLF DAY

9 Nov 2018







## Welcome to the October issue of Communiqué

Our 59th Annual General Meeting will be an opportunity for you, our members, to have your say and vote on matters that will shape the future of our bank.

I look forward to meeting those of you who will join us at the AGM held on Thursday, 29 November 2018 in Sydney. Please keep an eye out for the electronic voting options being emailed to members this month.

In other news, I'm proud to announce that the Australian Military Bank will be fundraising in aid of the Invictus Games Sydney 2018. Members will be able to generously donate via our website or internet banking using their Australian Military Bank account; where we are committed in matching member donations dollar for dollar, up to \$10,000.

I'd also like to thank all members who had entered the Invictus Games competition and wish all entrants the best of luck in winning the prize of return flights to Sydney, accommodation and tickets to the games to witness this very special event.

I'm also excited to announce Australian Military Bank will once again sponsor the White Ribbon Golf Day, which aims to spread awareness for domestic violence against women. This year's charity event will be held at Duntroon on Friday, 9 November 2018. If members are looking to take part in the day, see how in this newsletter.

Lastly, on behalf of the Board, I would like to extend my gratitude to all our members for their ongoing support of Australian Military Bank.

Regards,

John Brooks  
Chairman

# 2018 Annual General Meeting

Please be aware our 59th Annual General Meeting will be held on Thursday 29 November 2018 at 5pm AEDT at Four Seasons Hotel, 199 George Street, Sydney.



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

This will include full details about the agenda of the AGM and how you can vote on resolutions considered at the AGM (in person, by proxy, or via online voting). Members will also receive information about voting in the ballot for the election of directors, if a ballot is required.

If members wish to attend the AGM in person, we would appreciate if you could please RSVP your attendance at [agm2018@australianmilitarybank.com.au](mailto:agm2018@australianmilitarybank.com.au) by Monday 26th November, 2018.

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

## Comprehensive Credit Reporting (CCR)

There has been an important change to how credit is reported across numerous financial institutions, including Australian Military Bank, called Comprehensive Credit Reporting (CCR). As this may affect how you acquire lending products with us in the future, we want to share with you the key points of CCR.

### What's changing?

We will share additional consumer credit account information, such as:

- Your repayment history for credit accounts (whether repayments met the minimum requirement or were made on time);
- The type of credit account opened;
- The date the credit account was opened/closed;
- The name of the credit provider and whether they are a licensed credit provider; and
- The current limit on the credit account.

### How this benefits you

You can use your positive credit rating as leverage when looking for a loan. With your details, lenders can better assess you and clarify any blemishes in the past, such as one or two missed payments.

For more information about Comprehensive Credit Reporting (CCR), please visit [australianmilitarybank.com.au/CCR](http://australianmilitarybank.com.au/CCR).



# Invictus Games Sydney 2018

Australian Military Bank is proud to fundraise in aid of the Invictus Games Sydney 2018.

This year's Invictus Games will be held in Sydney from 20 to 27 October and will feature more than 500 competing athletes from a record 18 participating allied nations.

For every generous dollar donated by members to the Invictus Games Foundation using their Australian Military Bank card or account, we are committed to match that donation, dollar for dollar up to a total of \$10,000.

For more information on how you can donate please visit [australianmilitarybank.com.au/invictusgames2018](http://australianmilitarybank.com.au/invictusgames2018).

FUNDRAISING  
IN AID OF

**INVICTUS  
GAMES**  
SYDNEY 2018  
FOR OUR WOUNDED WARRIORS



Invictus Games Sydney 2018 training squad member Corporal Sonia Newman takes part in a core training session at the Melbourne Sports and Aquatic Centre run by Corporal Daniel Hall.

## Big decisions, clear rewards.

Take out a home loan with eligible insurance by 21<sup>st</sup> Dec 2018 and receive \$1,500 into an Online Saver account\*

\*Min. loan \$150,000. T&Cs apply.

- ▶ Apply in branch, online or call **1800 739 347** today.

HOME LOAN + INSURANCE  
= \$1,500 CASHBACK



**Australian  
Military Bank**

[australianmilitarybank.com.au/cashback](http://australianmilitarybank.com.au/cashback)

Terms & conditions, fees & charges apply. \*To receive \$1,500 cashback, applicants must apply for a Home Loan (excluding Home Equity loans) with minimum new loan borrowings of \$150,000 by 21 December 2018, be funded within 90 days from loan offer date, and purchase a new eligible CGU insurance policy through Australian Military Bank by 21 December 2018. Australian Military Bank reserves the right to vary, cancel or extend this offer at any time. Offer Terms and Conditions apply and are available in full at [australianmilitarybank.com.au/cashback](http://australianmilitarybank.com.au/cashback). Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian credit licence number 237 988 acts under its own AFSL and under an agreement with CGU. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU). Consider the Product Disclosure Statement available at [australianmilitarybank.com.au/insurancecpds](http://australianmilitarybank.com.au/insurancecpds) in deciding whether to acquire, or to continue to hold, the product.





## Supporting the Defence Community



Invictus Games Athletes Steven Avery (L), Vanessa Broughill (C) and Daniel Marsh (R) stopping by our Edinburgh branch pictured here with MSO Stacey Woon and Personal Banker Cherie Kraft.



Personal Banker Katt Nieva and Lending Specialist Tammy Wallace at the 7th Combat Brigade Open Day at Chermide.



North Queensland Area Manager Michael MacDonald at the 'Transition to Retirement' seminar in Cairns.



1300 13 23 28  
service@australianmilitarybank.com.au  
australianmilitarybank.com.au

Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian credit licence number 237 988.

## Royal Commission raises concerns about Super fee gauging

Recent evidence at the Royal Commission has raised concerns about some Superannuation providers. We encourage members to check their nominated super to make sure they are not being taken advantage of.

Australian Military Bank has a range of simple and low cost retirement offerings for the risk adverse. Some of the features of our 'Capital Guaranteed Super' and 'Capital Guaranteed Pension' include:

- No entry fees
- No ongoing administration and service fees;
- No erosion of your hard earned super with life insurance premiums;
- Attractive low risk investment options that guarantee you against negative returns.

To find out more about our retirement offerings, call our Retirement Product Manager on **02 8241 2304** to arrange an appointment.

Consider the product's Product Disclosure Statement available at [australianmilitarybank.com.au/disclosuredocuments](http://australianmilitarybank.com.au/disclosuredocuments) in deciding whether to acquire, or to continue to hold, the product.

## White Ribbon Charity Golf Day

Australian Military Bank is once again proud to host White Ribbon Golf Days; promoting awareness for domestic violence against women.

This year's first White Ribbon Golf Day will be held on **Friday, 9 November 2018** at Duntroon Golf Course. Be sure to arrive at 7:30am for an 8:00am tee off! Other local White Ribbon Golf Day events will be held at Kapooka and Cerberus - keep an eye out on our Facebook page for further details!

Can't play but still want to support the cause? Donations will be greatly appreciated.



ACT & South Coast Regional Manager Andrew Moebus and Australian Military Bank Deputy Chairman Graham Weber presenting the 2017 White Ribbon cheque to White Ribbon Ambassadors GRPCPT Ernie Walsh and CMDR Rod Harrod.