

/ Issue 68

Home loans
that work
*as hard as
you do.*

Member Matters

Spring Edition
October 2020



BankVic



DIRECTOR'S MESSAGE

The impact that COVID-19 is having on everyone cannot be underestimated. Many BankVic members will be feeling the strain. Should anyone be experiencing financial difficulty due to the adverse impacts of COVID-19 the BankVic team is well placed to assist. I encourage you to immediately reach out to the friendly staff should you wish to discuss any aspect of your financial situation.

BankVic remains open for business and although our hospital branches have temporarily closed, the remaining branches at the World Trade Centre, Glen Waverley and City West remain open, as do the Call Centre, mobile bankers and home loan specialists. If we can do anything to assist, please call us on 13 63 73. I am also proud to announce that we will be opening a new branch in the Victoria Police Centre at 311 Spencer Street in the coming months.

We will, I am sure, come out of this bizarre period of our lives and I encourage everyone to listen and adhere to the advice provided by the Government and Chief Health Officer. The frontline workers within the police, health sector and emergency services have especially felt the strain and from the team at BankVic we offer our grateful appreciation for your daily sacrifice.

In this issue of Member Matters, we focus on helping our members own their own home sooner by helping you save on your home and investment loans and explain how we will do this with our great offers. You can also read about suicide prevention research that we are supporting, learn more about the new branch at the Victoria Police Centre and how you can order your BankVic 2021 calendar.

On behalf of the Board I could not be prouder of the way the BankVic team has risen to the challenge to ensure the business remains open and has enabled the bank to function effectively with minimal disruption to our members during COVID-19. BankVic remains the bank with heart and exists first and foremost for its members. We always have been and always will operate to serve your needs.

In November 2020 I will retire from the BankVic Board. I have very much enjoyed representing the membership and have valued the relationships I have developed with the BankVic staff during my time on the Board. The experience has been very rewarding, and I will look upon the last nine years with much fondness.

Stay safe everyone.

**ADRIAN WHITE
DIRECTOR - BANKVIC**

STAY IN TOUCH



13 63 73



INFO@BANKVIC.COM.AU



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BankVic in the *community*

PACKAGES OF CARE FOR THE ROYAL MELBOURNE HOSPITAL.

Frontline workers have been incredible with keeping our community safe during the COVID-19 pandemic. For this, we thank all our partners and their employees.

In August, BankVic supported the Royal Melbourne Hospital by providing 83 Care Packages to their hardworking healthcare workers. The Care Packages included sweet and savoury delights to suit all tastes. During the year BankVic usually hosts BBQs for the staff at Royal Melbourne Hospital, however, the Care Packages this year have been our small way of saying thank you during these challenging times.

SUICIDE PREVENTION RESEARCH WITH EASTERN HEALTH.

Suicide remains a leading cause of preventable death in Australia. This year we are proud to be supporting Eastern Health and its research into better understanding the outcomes for people with mental health challenges when they access a hospital Emergency Department for treatment, but do not wait to see a health professional or mental health practitioner at the time.

Through this research, Eastern Health has so far discovered that around 4% of people who go to the hospital Emergency Department seeking mental health treatment leave before their assessment is complete. The continuing research hopes to find out if suicide can be prevented through the right intervention at the right time.

BankVic also supported Eastern Health and its work to raise awareness of National Suicide Prevention Week in September and Suicide Prevention Day on Thursday 10 September. We highlighted Eastern Health's research into suicide prevention and encouraged our people to light a candle on Suicide Prevention Day to show their support for prevention.



STADIUM STOMP VIRTUAL SUPPORTING THE EMERGENCY SERVICES FOUNDATION.

In support of The Emergency Services Foundation and our people's health and wellbeing, BankVic employees formed a team to take part in Stadium Stomp Virtual from Sunday 5 July to Tuesday 4 August.

Usually Stadium Stomp involves thousands of people climbing the stairs of Australia's biggest stadiums. This year the 25,000-stair challenge was completed throughout the month anywhere participants could find stairs or else we were able to do squats, lunges or step-ups as alternatives.

Michelle Arundel, Chief People & Culture Officer at BankVic said, "During the COVID-19 pandemic we wanted to support emergency services workers and encourage our people to stay active in their local neighbourhood, while following restrictions.

"The BankVic team climbed over 100,000 stairs and raised over \$1,600 from family, friends and colleagues. Thank you to all our amazing supporters and those who are on the frontline."

The Emergency Services Foundation has a dedicated focus on improving mental health and wellbeing for the Victorian emergency management sector. We look forward to doing it all again next year.

BankVic News

MAKING YOUR ONLINE BANKING EXPERIENCE BETTER.



You will have seen our new website and experienced how easy it is to get information about our products and services and see what we're up to in our community.

We're following that up soon with a new internet banking site that will make it easier for you to do your day-to-day banking online from desktop, tablet or on the go with mobile. A secure messaging service will also be available soon, so you can get in touch with us more easily online and share documents safely and securely, instead of using email or giving us a call.

This is part of the major projects underway to update our core banking technology and provide you with more and better digital banking services.

New internet banking is coming in late 2020. Our systems will be down for an extended time over the weekend; however, you will still have access to ATMs and your cards will continue to work. You will be provided with more details closer to launch. Stay tuned!

Visit www.bankvic.com.au.

IMPORTANT DATES 2020.

Annual General Meeting (AGM): BankVic's 46th Annual General Meeting on Tuesday 10 November 2020, will be held as a virtual event – using online facilities. This will ensure the safety of all members and enable you to participate.

This new AGM format is in line with the regulator, ASIC's advice that most AGMs this year should be held using online conferencing technology (webcast) due to social distancing requirements.

Eligible members will receive an AGM notice and invitation with more details in advance via email or letter by post if they have not provided us with an email and mobile number.

BankVic News

BANKVIC BRANCH AT THE NEW VICTORIA POLICE CENTRE.

The new Victoria Police Centre at 311 Spencer Street, Melbourne, signals the beginning of a new era for Victoria Police and BankVic is thrilled to be part of the new centre, with a branch on level 24 and a new BankVic ATM on level 7. The branch is scheduled to open later in 2020.

Anthony De Fazio, BankVic CEO, attended the official opening of the new complex, where a plaque unveiling by the former Chief Commissioner of Police Graham Ashton and Minister for Police Lisa Neville took place.

With almost 7,000 police officers and support staff being based between the two buildings at 311 and 313 Spencer Street in the one highly secure location, we look forward to contributing towards the new facility by providing banking services within the modern, fit for purpose police headquarters.

Just like the new facility will proudly serve the Victorian community for decades to come, BankVic will be alongside our members and we welcome new members to visit the branch.



Pictured (L-R): Graham Ashton, Anthony De Fazio

WORLD TRADE CENTRE BRANCH CLOSING

After 25 years of serving the community, BankVic's oldest branch at World Trade Centre (WTC) will be closing in late 2020. Thank you to all the BankVic people who have worked at WTC over the years and to everyone who has banked with us during this time.

To continue banking with BankVic in this area, please visit our City West branch, located at 278 Spencer St Melbourne.

More information will be provided to members closer to the time of us opening and closing branches.

You deserve a hard-working home loan.

Here's some that work as hard as you do.

FOR HOMEOWNERS

2.74%¹ variable rate | **2.78%**¹ comparison rate

Minimum loan amount \$200,000 with an LVR up to 80%. Cash back eligibility limitations apply.¹

Plus **\$2000 cash back**¹

FOR INVESTORS

2.99%² variable rate (P&I) | **3.03%**² comparison rate

Minimum loan amount \$200,000 with an LVR up to 80%.

Your first home might be closer than you think.

FIRST HOME BUYER PACKAGE

3.07%³ variable rate | **3.07%**³ comparison rate

With a 15% deposit you can avoid paying Lenders Mortgage Insurance (LMI).³

With a 10% deposit you can save 30% on Lenders Mortgage Insurance (LMI).³

Contact us today.

Our lending team are here to look after you and can arrange a phone or video call outside business hours.

Call us on 13 63 73 or visit bankvic.com.au

Terms and Conditions: 1. Visit www.bankvic.com.au/home-buying/upgrade-refinance for full terms and conditions. 2. Visit www.bankvic.com.au/home-buying/investor for full terms and conditions. 3. Visit www.bankvic.com.au/home-buying/first-home-buying for full terms and conditions. BankVic may vary or end these offers at any time without notice. Rates are current as at 1 September 2020 and subject to change. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts may result in different comparison rates. Each home loan comparison rate has been calculated on a home loan of \$150,000 over a term of 25 years, secured by freehold property, located within the metropolitan area, and associated costs. Each loan application is subject to our standard credit assessment and approval criteria. Fees and charges may apply.

THE BANKVIC 2021 CALENDAR IS COMING.

Pre-order your 2021 calendar today.

Ready to plan ahead and get organised for the new year? Now you can with your free BankVic Family Calendar.

Visit bankvic.com.au/newsletters-and-promotions to register your details before Friday 27 November and we'll send out your new calendar in the first week of December.

It's our way of saying thanks for being a BankVic member.

GET SOCIAL WITH US.



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TWITTER



Connect with us on
LINKED IN



Follow us on
INSTAGRAM

AUTOMATED SHORTCUTS



13 63 73

AUTOMATED TELEPHONE BANKING

Option 1

SALARY PACKAGE CARDS

Option 2

ACCOUNT, PRODUCT, CARD AND NEW MEMBER ENQUIRIES

Option 3

LOANS/CREDIT CARDS

Option 4

INSURANCE

Option 5

DIRECT EMAIL



INSURANCE

insurance@bankvic.com.au

LOANS

loans@bankvic.com.au

ADMINISTRATION

info@bankvic.com.au

BRANCHES



CITY WEST

WORLD TRADE CENTRE

(Closing late 2020)

GLEN WAVERLEY

VICTORIA POLICE CENTR

(Opening late 2020, only accessible
for Victoria Police employees)

THE FOLLOWING BRANCHES
ARE TEMPORARILY CLOSED

MONASH MEDICAL CENTRE

ROYAL CHILDREN'S HOSPITAL

SUNSHINE HOSPITAL

OUR CONTACT CENTRE OPERATING HOURS



9AM – 7PM MONDAY TO FRIDAY

9AM – 5PM SATURDAY

Congratulations Archie & Courtney!

LITTLE COPPER CLUB EDUCATION GRANT.

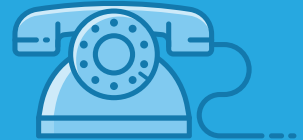
Recognising the critical role that education plays of every young persons upbringing, BankVic is proud to announce the annual Little Copper Club Education Grant recipient for 2020 is Archie. **Congratulations Archie!**

GENERAL INSURANCE COMPETITION WINNER.

Congratulations to BankVic member and Paramedic, Courtney who is the lucky winner of our "Insure to win \$15,000" general insurance competition. As an existing BankVic insurance policy holder, Courtney automatically went in the draw to win and now plans on putting the funds towards her home renovation! **Congratulations Courtney!**

ARE YOUR DETAILS UP TO DATE?

Keeping your details up to date ensures that we can notify you about important information regarding your banking, protect you with tighter account security measures and also serve you better. Visit bankvic.com.au/update



GET TIMELY, CONVENIENT AND SECURE ACCESS TO YOUR ACCOUNTS. SIGN UP FOR eSTATEMENTS!

Switch to eStatements today and get timely, convenient and secure access to your account statements online.

Visit bankvic.com.au/estatemnts to sign up or call **13 63 73** for assistance.



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