

Member Matters.

Summer Edition
January 2022





Director's message

On behalf of BankVic, I'd like to wish you a Happy New Year and best wishes for a prosperous and joyful 2022.

2021 was another challenging year for us all, particularly for our Police, emergency service and health workers as the Delta variant took hold in our community. To all of you on the frontline of our response to the pandemic, from everyone at BankVic, thank you. At home you had to deal with all the issues every Victorian did – but you also dealt with COVID-19 at your workplace and in the communities you serve. Let's hope 2022 is better for everyone.

The pandemic changed things. Some of these were obvious – such as our adoption of online shopping when retail stores were closed. Some were more insidious, perhaps obvious only in hindsight – like the explosion in online scams. A result of both criminals and law-abiding citizens spending far more time online, 2021 saw a big increase in online scams and cybercrime of all types. BankVic members were, sadly, not immune to this. Through our partnership with Crime Stoppers Victoria, Scott Wall, BankVic Chief Information Officer, joined Detective Superintendent Jane Welsh from Victoria Police's, Cybercrime division on a podcast to discuss how to stay safe online and the steps you can take to avoid being a victim.

As a member-owned bank and a certified B Corporation, BankVic is driven by more than a desire to maximise our profits. We are inspired by our purpose to go further for our members and their communities. With this in mind, it was gratifying to see BankVic recognised as one of the Top 40 Best Workplaces to Give Back and to see us once again support Victoria Police Legacy in raising awareness and funds for young police legatees through their annual Children's Christmas Appeal.

On a final note, we recently published our Annual Report for 2021 providing you with a comprehensive overview of both how BankVic is serving you, our members, and using its profits to support your communities. We also held our AGM, with the resolutions put to members all passing.

As we look forward into 2022, we are hopeful it will be a better year for us all. At BankVic, we have a busy year ahead and are looking forward to bringing you even better banking with some exciting new launches.

We hope you enjoy this issue of Members Matters.

**FAITH PAGE
DIRECTOR**

Stay in touch



/ 13 63 73



/ info@bankvic.com.au



/ bankvic.com.au

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Let's Talk Scams a podcast about online fraud prevention.

Together with Victoria Police and Crime Stoppers Victoria, in November for Scams Awareness Week, we released a podcast called Let's Talk Scams to break down what our community needs to know about online scams, and how to prevent becoming a victim.

/ Listen to the podcast at bankvic.com.au/letstalkscams

Hosted by Lexie Jeuniewicz from Crime Stoppers Victoria with guests Detective Superintendent Jane Welsh from the Victoria Police Cybercrime Division and Scott Wall, Chief Information Officer at BankVic, the episode offers listeners valuable safety tips on a range of topics, such as phishing, identify theft, and romance and investment scams, plus much more.

As a partner of Scamwatch and its Scams Awareness Week, we hoped to get our community talking and promote conversation on scams. Scams target people of all backgrounds, ages and income levels across Australia – there is no one group of people who are more likely to become a victim of a scam, everyone may be vulnerable to a scam at some time.

If you think you have been a victim of fraud, please contact:

/ BankVic members, call us on 13 63 73

Monday to Friday, 8am to 7pm and Saturday, 9am to 5pm.

/ Outside of business hours, for fraud relating to your VISA card, call the VISA 24hr Emergency Hotline on 1800 621 199

/ Make a report to the ACCC's Scamwatch at scamwatch.gov.au

/ For scam prevention information visit the Crime Stoppers website crimestoppersvic.com.au/cybercrime



Let's Talk Scams...

A podcast about preventing online crime.

FEATURING:

Detective Superintendent Jane Welsh, Victoria Police Cybercrime Division and Scott Wall, Chief Information Officer, BankVic.

SCAMS
AWARENESS WEEK



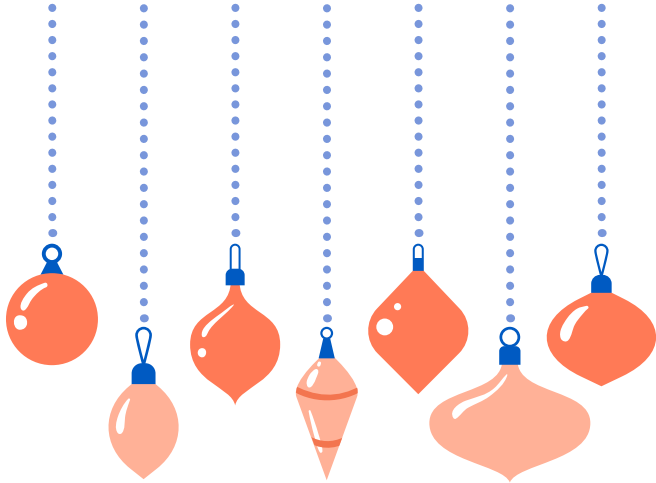
/ BankVic in the community

WalkWest.

As a sponsor of the WalkWest Virtual Landmarks Challenge 2021, some of our people got behind the challenge and walked 41kms in 21 days from 1-21 November to support our partner, healthcare workers and the community in the west.

This year WalkWest supported additional cancer care initiatives for Western Health cancer patients. As the second biggest service for cancer care in Victoria, every year they look after more than 3,000 cancer patients.

Congrats WalkWest on another fantastic year raising much-needed funds for your community.



Children’s Christmas Appeal.

Following the overwhelming response last year, BankVic was again proud to support the Victoria Police Legacy Children’s Christmas Appeal to raise funds for gifts for police legatee children, and hampers for families.

Christmas can be an especially difficult time for police legacy families and children, so BankVic and our partners TPAV and Victoria Police joined forces to spread the message far and wide about the Appeal. We thank everyone who got involved to help police legatee children have a more enjoyable Christmas.

/ All donations were gratefully received by VPL and its young people and families.

/ BankVic in the community

Blue Ribbon Day - The day we stop to remember.

Blue Ribbon Day on 29 September, coinciding with National Police Remembrance Day, provided a time for us and our community to pause and honour the 170 Victoria Police members who have died in the line of duty.

We recognised and thanked Victoria Police at our branches, through video messages and on social media, as well as wearing blue to show our respect and appreciation for those who keep us safe.



Top 40 Workplaces to Give Back.

The Top 40 Best Workplaces to Give Back 2021 was announced in October and we were honoured to be awarded a place on the list. This is the first time we have entered this esteemed award and we have been recognised for providing our people with ways to give back to the community, such as with two days of Volunteer Leave and Workplace Giving, and for our certification as a B Corp.

Good Company runs Best Workplaces to Give Back to celebrate the top 40 companies in Australia that are providing employees with a range of ways to contribute towards the community. We look forward to continuing to build on our efforts and go further with how we give back.



Certified



Corporation

This company meets the highest standards of social and environmental impact

Extending our partnership with The Royal Melbourne Hospital.

We are super excited to have extended our partnership with The Royal Melbourne Hospital for an additional three years! RMH and its more than 11,000 healthcare professionals have access to our banking services, including a dedicated BankVic Relationship Manager who is on the ground or virtually meeting with staff to make their banking and their lives easier.

Our support extends to developing the careers of nurses through education grants and the purchase of an Omnicell Automated Dispensing System (pictured) so staff can access, record and administer medication more efficiently.

We look forward to doing even more with The Royal Melbourne Hospital as we aim to go further for healthcare members and our community every day.



Annual General Meeting update.

We thank everyone who attended the 2021 BankVic AGM on Tuesday 9 November. We appreciate your participation and hope you enjoyed hearing an update on our business and future endeavours from our Chair, Lucinda Nolan and CEO, Anthony De Fazio.

At the AGM, we undertook a vote on a revised Constitution, which was passed.

/ **The BankVic Constitution can be found at bankvic.com.au/corporate-governance/governance-documentation**



Get a fresh start in 2022.

If one of your new year's resolutions is to stay in control of your debt, then we can help you stick to it.

Take Back control

There's no doubt about it that juggling multiple debts and credit card repayments can feel like one long New Year's Eve hangover. Keeping track of different repayment schedules and multiple admin fees can send you spiraling out of control. It's easy to miss a repayment and get stung paying higher interest on your debt.

There is a way you can take back control. You could consider consolidating your debts into a single personal loan.

How does debt consolidation work?

The way it works is that by taking out a personal loan, you can use the funds to pay off all your existing debts and outstanding credit cards. You then only have a personal loan to repay over a set term that you determine. If the interest rate on your personal loan is lower than the interest rates across all your debts then you'll be on track to pay off your loan quicker and be debt free sooner.

Some things to look for when choosing a personal loan is a low interest rate and no ongoing monthly or annual services fees – these can add up over the term of your loan.

At BankVic we can help with your debt consolidation needs. We have a low-rate personal loan and no monthly or annual fees. Our personal lending consultants are available to help find a solution for you.

/ **Call us on 13 63 73**

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

Victoria Police Centre
City West
Glen Waverley
Monash Medical Centre
Royal Children's Hospital
Sunshine Hospital

Contact Centre

/ 8am – 7pm Monday to Friday
/ 9am – 5pm Saturday

Register For Online Communications

Over 70% of our members are registered for online communications. You too can enjoy the benefits of having your statement, Member Matters and other communications go straight to your email inbox.

Follow these steps:

1. Go to bankvic.cm.au/get-help/faq
2. Scroll to the FAQ: How do I apply to receive eCommunications?
3. Follow the instructions: first enable eStatements on Internet Banking and then you can 'apply online for eCommunications'



Switch On Automated App Updates

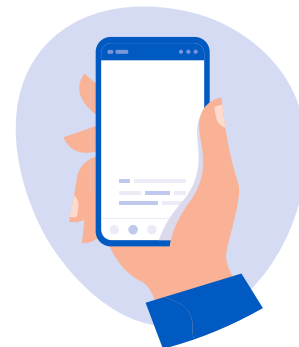
Using the BankVic App? You can update your settings to enable automated updates. This will provide greater convenience when we update the BankVic App.

iPhone and iPad (iOS)

1. Open Settings
2. Tap on the 'App Store'
3. Under 'Automatic Downloads', enable the toggle for App Update

Android

1. Open the Google Play Store
2. At the top right, tap the profile icon
3. Tap Settings Network Preferences, then auto-update apps



"Your Chance to Double Your Money" competition

Congratulations to:

Michael Shelton who is the winner of the "Your Chance to Double Your Money" competition held in June 2021. Congrats Michael!