



For police, emergency
and health workers

Member Matters.

Autumn Edition
April 2022





Director's message

Since our inception in 1974, to benefit our Victoria Police family, BankVic's purpose has grown to support the financial wellbeing of our members from across the health, emergency and public services sectors, and the communities they serve.

While today's banking landscape is driven by competition and the quest for profit, we've always put our members — hardworking, reliable and financially secure people who give back to their communities — before profit. Like our members, we've always existed to strengthen the people and communities we serve. The COVID-19 pandemic has exposed the deep debt we owe to police, health and emergency service workers and how important help, empathy and human connection are to our social fabric. BankVic's abiding purpose is to support our members and their families — enabling them to focus on the critical jobs that they do.

Over the past few years, we've witnessed, first-hand, our health care system stretched to the limits. Hospital and ambulance staff continue to work gruelling hours, in high-risk settings, day after day. Police continually face new and evolving challenges. The work that BankVic members do is the work that keeps our communities safe and operational, protected, supported and cared for. BankVic supports our people to do that vital work by making banking easy, accessible, simple and affordable: one less thing to worry about in a chaotic, disrupted world.

To our members, from everyone at BankVic, our sincerest thanks for the work you've chosen to do in support of the wider community. We are grateful, every day, that you are there to protect us, help us, and care for us.

As a member-owned bank, our support goes beyond banking to making our own contribution to the communities our members serve. One way we do that is by supporting education and research in the health sector. I'm delighted to announce that nurses Jessica Counsel and Louise Sebafundu were recently awarded scholarships to support their postgraduate studies in Health Service Management and Health Administration. We also continue to fund the critical research being undertaken by Associate Professor Judith Hope that underpins the care of people with mental health challenges presenting at emergency departments.

BankVic has also renewed its community partnership with Crime Stoppers Victoria with the aim of helping Victorians stay safe when banking, shopping, or even just browsing, online – find out more in this issue of Member Matters, which I hope you enjoy.

MICHAEL LIU
DIRECTOR

Stay in touch



/ 13 63 73



/ info@bankvic.com.au



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International Women's Day 2022

International Women's Day, recognised globally on 8 March each year, is a day for celebrating the social, economic, cultural, and political achievements of women. Running since 1911, it's also a day for focussing on how we might accelerate the pace of achieving equality for women all over the world.

This year's theme was #breakthebias, centred on imagining a world free of bias, stereotypes and discrimination and a world where difference is valued and celebrated. Seeking to create a movement, it's about the recognition that all day, every day, we can use the control we have of our own thoughts and actions to break the bias in our communities, workplaces, and schools.

At BankVic we mark the day though hosting an event and partnering with Royal Women's Hospital as their primary Corporate Partner to host their online event on March 7 – and by hosting our own event focussed on BankVic people. BankVic's event featured leading women connected to our business, including BankVic Deputy Chair, Deb Robertson; CEO Royal Children's Hospital Foundation, Sue Hunt; Ambulance Victoria Paramedic Community Support Coordinator, Norieul Kinross and BankVic Chief Product and Marketing Officer, Deirdre Boyle sharing their thoughts on this year's theme.



Angela Taylor Memorial Walk & Run, Sunday 24 April

BankVic has been the proud major sponsor of the Angela Taylor Memorial Walk and Run for many years. Taking place this year on Sunday 24 April, at Albert Park Lake Palms Lawn, the event is a chance for us to come together and remember and honour the sacrifice made by Angela Rose Taylor, who was killed in the line of duty by the bomb that exploded outside the Russell Street Police complex.

It's a fantastic community event, catering to everyone from those wanting a gentle stroll around Albert Park Lake, to those who want to race as part of a Police or emergency service team. Children are welcome!

/ To register, visit remember.org.au/events/angela-taylor-memorial-walkrun/



Crime Stoppers Victoria & BankVic

Staying safe online isn't getting easier as technology becomes a more and more embedded part of our lives. Australians lost \$222 million last year to scams, which is why BankVic has again partnered with Crime Stoppers Victoria to help protect people from cyber-criminals through our online safety series. With our support, each month Crime Stoppers will produce a series of helpful online guides covering topics like phishing and romance scams, good passwords practice and how to bank safely online.

/ For more, visit the 'Crime Prevention Hub' at crimestoppers.com.au



Going for gold at the Victorian Police and Emergency Service Games

"The Victoria Police and Emergency Services Games are about more than competition – they are an opportunity for us to come together, prioritise our own physical and mental health, and invest in the friendships that characterise the spirit of the Games" said President of the Victorian Police Games Federation, and Deputy Commissioner Rick Nugent.

Between 18 and 27th March, thousands of people representing 30 different Police & emergency service agencies competed across more than 40 different sports, from angling to petanque and from mountain biking to table tennis.

BankVic is a trusted partner of the games – proud to be able to invest in supporting the physical, psychological and community wellbeing of all everyone in the Police and emergency service sector.

/ For more information, including results, visit emergencyservicesgames.org.au



Heads of all the agencies participating in the 2022 Victoria Police and Emergency Service Games

Going further for our members

We go further to help our members bank with ease

Hear what our members have to say about getting a loan with us.

“

Words can't describe our feelings. Michael, (our lending manager) you are amazing. Thanks for providing great news in such a short time. When I read your email last night about our loan approval, I felt that our dream had come true. Thank you so much for securing us the best offer in market. Legend!

Purvesh, BankVic member

“

BankVic was very accommodating during my recent home loan refinancing. Your product was superior to the major banks' which was refreshing. I would like to acknowledge your lending manager, Michael, for all the hard work he did, along with his great customer relations.

Stuart, Victoria Police

“

I must compliment the BankVic team on their professional manner when we were applying for our home loan. It was first class. Angela, our lending manager was available to answer our queries and questions and responded to any emails we had. Our friend was spot on when he said that Angela will "sort things out for you".

Tony and Sue, Victoria Police

“

From our very first conversation over the phone, we knew we were in good hands. Buying your first home can be a daunting and overwhelming experience but Paul ensured this was not the case for us. He took the time to provide detailed responses to our many questions and was completely transparent and open about the entire process. We can't thank Paul enough!

Matt and Francene, BankVic members

“

We settled on our property yesterday and we wanted to say a BIG "thank you" to our Lending Manager Angela for her assistance in helping us buy this home. In particular, we want to thank her for her professionalism, prompt attention to queries, her humor during our meeting, and for generally being a nice person!

Michael, BankVic Member

“

Recently I brought all my banking and investments over to BankVic. My lending manager, Angela was exceptional from the outset. I have dealt with many financial institutions over the years and I have never received the same level of personal service and attention. I have strongly recommended Angela and BankVic to my colleagues here at the AFP.

David, Australian Federal Police

“

I just wanted to thank our Lending Manager, Dael for the great way he handled our loan application. I always find it stressful trying to collate all the information together for the application. Dael was very pleasant to deal with and very helpful and understanding of our need to get our loan approved as quickly as possible.

Marianne, Victoria Police

Ready to buy your first home but not sure where to start?

Buying your first home can be a daunting experience.

Here are seven handy steps to help you on your journey to home ownership.

Step 1: How much deposit do you need?

At BankVic you only need a 10% deposit of the purchase price for your first home. Keep in mind that there are other costs on top of the deposit you may need, like stamp duty and conveyancing fees. You may also be able to use a family guarantee if the option is available to you.

Step 2: Find out how much you can borrow

It's worth getting an initial assessment to find out how much you can borrow so you can plan what to do next. BankVic's home loan consultants can help you work out your borrowing power.

Step 3: Research the market

Now that you understand your borrowing capacity, start researching properties in your preferred suburbs to understand what you can afford, or how much more you need to save.

Step 4: Pre-loan approval

Once you're ready to buy you can apply for pre-loan approval. This gives you confidence in your borrowing power. A BankVic pre-loan approval lasts three months.

Step 5: Consider hiring a conveyancer

A conveyancer can review any contracts of sale before you buy and has the skills to oversee the transfer of ownership at settlement.

Step 6: Buy your first home

This is the exciting part! With your pre-approval in place, you will be ready to act decisively. Once successful, get back in touch with your BankVic home loan consultant to finalise your home loan application.

Step 7: Apply for First Home Owner assistance

Depending on the value of the property you buy, and other factors, you may be eligible to receive the First Home Owner Grant, as well as an exemption or concession on Stamp Duty costs.

At BankVic our home loan consultants can help you every step of the way with personalised home buying help to suit your needs. Get in touch today.

/ Visit [bankvic.com.au](https://www.bankvic.com.au)

Do you have the right cover?

The recent devastating flooding in Queensland and New South Wales is a reminder that adequate insurance for your home is critical to ensuring that unforeseen events don't derail your finances.

If you haven't checked your cover in a while, our insurance experts are here to help. Call us on 13 63 73 for a no-obligation chat and quote.

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The Crime Couch – real Police stories, from the streets of Melbourne

The Crime Couch is a podcast series, hosted by Rochelle Jackson who in her words knows “the crims, the cops and the interesting individuals in between”. An investigative journalist, Rochelle hosts intimate chats and teases out amazing real-life stories from leading Police figures. BankVic proudly supports The Crime Couch and you can listen to it wherever you find podcasts.

/ Just search for **The Crime Couch**



Investing in our future health leaders

Investing the time to develop and build your career through ongoing education is a big decision, so BankVic are delighted to be able to provide financial support to nurses to undertake post-graduate studies. In 2022, we're thrilled to announce the winners of this year's Eastern Health Scholarships: Jessica Counsel, Assistant Director of Nursing studying for a Masters of Health Service Management and Louise Sebafundu, Manager of Nursing and Midwifery workforce who is studying for a Master of Public Health and Master of Health Administration.



Jessica Counsel



Louise Sebafundu

Investing in critical research

Emergency Departments, in their role as the first contact point for patients with acute, often serious or traumatic conditions can also be where patients with complex, overlapping conditions – such as mental health or drug and alcohol problems – first present. This is why we're proud to support two pieces of important research into how emergency departments can better manage these cases.

First, we are continuing our support of Dr Judith Hope's work into improving care for patients suffering Borderline Personality Disorder when they present to Emergency Departments.

We are also supporting the research of Dr Shalini Arunogiri for her innovative pilot program to better assist patients presenting to emergency departments with alcohol and/or other drug problems – by supporting them in different ways to engage with appropriate services and resources in the community.

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

Nominations for Directors

Nominations for Directors of BankVic will open on 30 April 2022.

As per clause 13.8 of the constitution, two Director roles will fall vacant this year in the course of rotation. In accordance with clause 13.3 of the constitution, the Board has decided to appoint an additional Board-appointed Director with specific skills and experience to fill one vacancy.

This means that ONE Director position will be open for nomination for the Director Elections in 2022. Further information about the Director Elections 2022 will be available on the BankVic website by 30 April 2022 (Nomination Forms, Submission Details, Returning Officer details).

Nominations will close at 12pm on 30 June 2022.

/ **Please contact the Company Secretary, Penny Maroulis, on 0455 020 585 or via email at pmaroulis@bankvic.com.au with any questions**

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

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