

SES

Member Matters.

Winter Edition July 2022











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Director's message

It has just tipped over into Winter but Victoria has a sense of spring about it. As we begin a new financial year, we do so with optimism at BankVic, as do many of our members and partner organisations. Whether it be family gatherings, café meetings, local sports events or exploring our beautiful state, we have been welcoming the return to some of the joys we've missed over the last few years. And it's thanks to you, our members from the Police, emergency and health sectors, that we have arrived here. Without your commitment to our community and to our health and safety, these often-simple pleasures may not have been possible.

It is this recognition of the strength and resilience of our members that continues to drive BankVic's commitment to going further. Further for our members by improving your experience, access to market-leading offers and new products. Further for our communities by providing sponsorships, grants, scholarships and volunteers to support their incredible work. And further for our people by developing their skills and supporting the great work they do.

Always looking for ways to make banking (and life) easier for you, we are now able to issue an immediate replacement card via your digital wallet if your card is lost or stolen. We understand how hard and time-consuming it can be if this happens, so now you can continue to make transactions whilst waiting for your replacement card to arrive in the mail. No down-time, no hassle.

This last quarter has also seen a number of notable events and partnerships celebrated at BankVic. We were proud to be the supporting partner of the AFL Emergency Services Match, held on Saturday 14th May at the MCG between Hawthorn and Richmond. The Emergency Services Match began back in 2019 to honour and thank Emergency Services workers for their invaluable work helping our community.

We enjoyed the return of other fantastic in-person events that included the Royal Children's Hospital (RCH) Dame Elisabeth Murdoch Nursing Development Scholarship Luncheon, celebrating 2022 scholarship recipient Eloise Borello in her commitment to improving the experience of sick kids receiving treatment at RCH.

We acknowledged and celebrated retiring members of the police force at the TPAV Retired Member's Dinner and danced the night away at the Blue Light Victoria Gala Ball, supporting the tireless work the foundation does to bridge the gap between young people and law enforcement. There really has been so much to celebrate.

Please enjoy the July issue.

LUCINDA NOLAN DIRECTOR

/ BankVic in the community

AFL Emergency Services Match

On Saturday 14 May, we celebrated and thanked our emergency services workers at the MCG in the BankVic AFL Emergency Services Match, held between Hawthorn and Richmond as part of Toyota AFL Premiership Series.

The Emergency Services Match began back in 2019 to honour Victorian Emergency Services workers for the invaluable work they do helping our community. After a two-year hiatus due to covid, the match was back in front of a crowd and we were proud to once again be the supporting partner.

We were delighted to see representatives from Ambulance Victoria, CFA, Coast Guard, ESTA 000, Fire Rescue Victoria, Life Saving Victoria, Parks Victoria, Red Cross, SES, St Johns Ambulance, Victoria Council of Churches Emergency Management, and Victoria Police celebrated on the field prior to the game starting. The rain on the day did not deter the crowd who came out in support.

Richmond defeated Hawthorn 117 to 94

/ Police, emergency services and health workers, we thank you! In the lead up to the AFL Emergency Services Match, we asked people to tell us why they were thankful for our Police, Emergency Services and Health workers. We were blown away by the number of responses we received.



People who help others are an inspiration to all - They give so much to our community and the well-being of humanity. Keeping my family safe whether it's a footy game, at Flinders St Train Station or accessing medical services for sick family members. In such uncertain times, the Victorian Police are a comforting and essential presence in our community. All emergency services workers and health care organisations have done an amazing job keeping us going during the pandemic. They look after us when we are most vulnerable and do so with compassion and care. They lead by example by caring for others even when it's intensely challenging. Healthcare workers have been outstanding with the response to Covid. From testing sites to emergency rooms and critical care. They have gone above and beyond!

RCH Foundation DEMNDS

The 2022 Dame Elisabeth Murdoch Nursing Development Scholarship luncheon gave us the opportunity to recognise, celebrate and support the development of an incredibly passionate, dedicated and selfless group of professionals – our nurses.

It was also an opportunity to congratulate Eloise Borello, the recipient of the 2022 Dame Elisabeth Murdoch Nursing Development Scholarship that BankVic is so proud to support.

Eloise is a highly skilled clinical nurse consultant who has been caring for sick children at The Royal Children's Hospital since 2010. She will use the scholarship to improve the current model of treatment for children requiring intravenous access - crucial research not just for the young patients, but their parents and families.

"While working at the RCH, I have seen firsthand the challenges involved in inserting peripheral intravenous catheters into a child's vein and the negative effect that it can have on them, which is why I am passionate about ensuring patients have access to the treatment they require with no complications or harm, so they can get back to having a happy and healthy childhood," said Eloise.



Partnerships like this one reflect our commitment to shared value – where our success and the success of our partners and members are interconnected.

As Eloise so eloquently said, "recent history has taught us that nurses form the backbone of our healthcare system, so it is more important than ever that we continue to build their knowledge over time.". BankVic is so proud to be a part of the continued work of our health professionals in going further for their communities.

/ Congratulations Eloise.



/ BankVic in the community

TPAV Retired Members Dinner

A chance to say thanks.

BankVic was proud to join The Police Association of Victoria (TPAV) at a fantastic event in May to recognise and celebrate retiring members of the state's police force. It was an opportunity to show gratitude for their service to the Victorian community, with those honoured collectively giving Insert number years to the force.

The dinner was also a chance for many recent retirees who all served a minimum of 25 years in service, to get together and re-live fond memories.

/ BankVic has been a supporter of TPAV for many years, and this annual event is always a special occasion to be a part of.



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Awarded for value

Providing excellent value and going further for our members is what drives us at BankVic. Recently we were recognised for the value we provide when we were awarded DBM's Financial Award for the Most Recommended Everyday Account in 2022 and RateCity's Gold Award for the Best 5-Year Fixed Home Loan for 2022.



WINNER

Most Recommended Everyday Account



/ BankVic News

Blue Light Victoria Gala Ball

The Blue Light Gala is always a highlight in the BankVic calendar, but one that has been missing in recent years due to Covid.

We were so proud to be amongst the supporters at this fantastic event, with an incredible \$47,000 raised on the night. This will go towards supporting the great work that Blue Light Victoria does to break down the barriers between Police and young people, giving youth in our communities an opportunity to be the best they can be.

This was always important, and after 2 years of a pandemic, Blue Light is now more relevant than ever.

Together, Victoria Police, Blue Light and BankVic support the Respect the Badge Award for Primary School communities across Victoria, which awards students for demonstrating the right attitudes and behaviours.

Blue Light Victoria helps young people be the best they can – something that we at BankVic are delighted to put our support behind.



Lost or stolen card? Don't miss a beat with your digital wallet

Everyone has experienced the frustration and inconvenience of a lost or stolen bank card, which is why BankVic is pleased to announce a service that will allow customers to continue using their digital wallets with a 'virtual' replacement card.

The virtual card will be made instantly accessible in the digital wallet when a lost or stolen card is reported to the bank.

According to Deidre Boyle, Chief Product & Marketing Officer, BankVic members reported 7550 lost or stolen cards last year, with the replacement process often proving a time-consuming hassle.

"Now our members can keep using their digital wallet, with no downtime, to make purchases while they wait for the new physical card to arrive in the mail," she said.

An increasing number of Australians are choosing to use digital wallets for their purchases and payments, the move largely driven by social distancing and health measures arising from the Covid-19 pandemic.

"For many of our members their phone is the main way they do their banking, so we're always looking for ways to go further and improve their mobile experience with changes like this," said Boyle.

/ To find out more about how to set up and add to your digital wallet, head to www.bankvic.com.au/banking/payments

Have you checked your home loan's health?

When the cooler months hit, our focus often shifts to preparing ourselves and our loved ones against the cold and flu season. But what about your home loan's health?

The recent rate rise from the Reserve Bank of Australia (RBA) has prompted many of us to take a good look at whether we're getting the best deal on our home loan.

How could a home loan health check help you?

A home loan health check can help you assess your current financial situation and assist in setting goals for the future. It also looks at whether your current home loan still suits your needs.

If you've been paying off your home loan for a while, the good news is that your equity may have also increased. This could provide some options for you to help fund a renovation of your existing space, buy a bigger home, or invest in property. At the same time, you might find now is a good time to refinance.



Normal lending criteria apply to all loan applications. The information in this article is general in nature and does not take into account your personal situation or needs. Police Financial Services Limited ABN 33 087 651 661 AFSL and Australian Credit Licence 240293 trading as BankVic.

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With competitive interest rates, you might be able to get a better deal on your home loan and save on your repayments. We work with our members to understand their goals and help them find solutions that suit their individual needs at different points in their life. If you do have a new home in mind, or you want to talk to someone about your options, one of our experts can help you with a free home loan health check.

Our home loan rates are some of the best in the market and these, combined with policies like lending to borrowers with a 10% deposit without needing to take out mortgage lenders insurance, have helped more police, emergency and health workers own and pay off their home sooner.

BankVic has always sought to provide great value for money and to go further for our members, so give us a call to see how we can work to make your home loan healthier.

/ 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