

# YOUR BANK YOUR NEWS

SUMMER EDITION 2019



## NEW YEAR, NEW WHEELS

Get that new car feeling with our award-winning **Fixed Rate New Car Loan**<sup>1</sup>.

Many buyers think they have to wait for the End of Financial Year sales to get the best deal on a new car. The new year can be a great time to buy, capitalising on stock clearouts and plate clearances. Since last year's stock is harder to sell in January, car dealerships are often willing to offer significant discounts or incentives to move stock. Run out sales often apply to stock on hand only, so getting in early ensures you can choose from the biggest selection of cars and colours available.

Our **Fixed Rate New Car Loan** can help you take advantage of these deals so you can hit the open road. And with a **CANSTAR award-winning rate of 5.99% p.a.** and no ongoing fees, you can drive away your dream car without breaking the budget.

**5.99%<sup>pa</sup>** **6.25%<sup>pa</sup>**  
Interest rate Comparison rate<sup>2</sup>  
**Fixed Rate New Car Loan**

Prefer cars of an older vintage?

Maybe you discovered a great deal on a classic or a new car is just not in the budget right now. With our **Fair Rate Personal Loan**<sup>1</sup>, the interest rate is determined by your credit worthiness. With a good borrowing record, you could be eligible for our **Diamond Rate – 5.99% p.a.** (6.20% p.a. comparison rate).

### Fair Rate Personal Loan

Tier	Interest rate	Comparison rate <sup>2</sup>
Diamond	5.99% p.a.	6.20% p.a.
Emerald	7.99% p.a.	8.20% p.a.
Sapphire	8.99% p.a.	9.20% p.a.
Ruby	10.99% p.a.	11.21% p.a.
Opal	16.99% p.a.	17.22% p.a.

APPLY ONLINE

LEARN MORE

CALL US ON 1300 364 400

### ALSO IN THIS ISSUE

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- **LOOKING FOR A FRESH START TO 2019?**
- **SAFER BANKING WITH SMS ONE TIME PASSWORD**

**G&C** mutual<sup>®</sup>  
bank  
BANKING ON YOUR COMMUNITY

# A MESSAGE FROM DAVE TAYLOR

Welcome to the first issue of Your Bank Your News for 2019. On behalf of the G&C Mutual Bank team, I hope you had a happy and safe Christmas and New Year.

The start of a new year is often a time for reflection, and this year even more so, as we enter our 60th year of operation. Looking back on 2018, it was another great year for G&C Mutual Bank with the:

- Successful delivery of the **New Payments Platform** providing members with the ability to register a **PayID** and make real time payment transfers using **Osko**;
- Continued development of our digital channels, with further improvements to our **Banking App** and online services – including more streamlined online loan applications;
- Implementation of a new phone centre with extended operating hours;
- Implementation of an enhanced fraud monitoring system to better detect fraudulent transactions for your financial security;
- Launch of a new loan product – the **Basic Investor Home Loan**; and
- Members continued to make the switch from paper statements to **eStatements**, providing the added benefit of convenient online access to statements and positive environmental impact.



In addition, G&C Mutual Bank's products were again independently recognised for their great value, flexibility and innovative features. Most recently, our **Low Rate Visa Credit Card** was awarded Cheapest Credit Card, Money Magazine Best of the Best 2019 and received Mozo Experts Choice Award - Low rate credit card and a Canstar 5 star rating - Low rate credit card. Our **Fair Rate Personal Loan** received Mozo Experts Choice Award - Personal Loans in both AA Rated Borrowers Secured and Unsecured categories, and our **New Car Loan** received a Canstar 5 Star Rating - Outstanding Value Personal Loans.

Looking forward, we have some new initiatives to rollout and exciting plans to help celebrate our **60th anniversary** in 2019. It is going to be a great year ahead, and I look forward to informing you of these developments as they progress.

It's our 60<sup>th</sup> anniversary in 2019.

Stay tuned for more information on what we have planned.

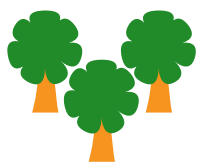
## MORE THAN 3,800 LITRES OF WATER SAVED WITH eSTATEMENTS

With the help of our members, G&C Mutual Bank was able to achieve significant environmental savings during the previous member statement run in October. With almost one in three members now registered for eStatements, this convenient method of staying on top of your finances is starting to make a tangible environmental impact. Have a look at the estimated resources saved during our October 2018 member statement run alone:

3,800 litres of water



150 kg  
of wood



85 kg  
of waste



### JOIN THE EFFORT IN 3 EASY STEPS

1. Sign in to **Online Banking** via our website [www.gcmutualbank.com.au](http://www.gcmutualbank.com.au)
2. Under the '**Services**' tab select '**GCMB Online Statements**'
3. Follow the prompts and you will be set up with eStatements.

Or call us on 1300 364 400 and we can register you for eStatements.

For Quay Mutual Bank members please call us directly on 1300 364 400 and we will register you for eStatements.

Environmental impact estimates were made using the Environmental Paper Network Paper Calculator Version 3.2.1. For more information visit [www.papercalculator.org](http://www.papercalculator.org)



# LOOKING FOR A FRESH START TO 2019?

## Refinance with G&C Mutual Bank

Taking out a home loan is often one of the most significant financial decisions you'll make. Fast forward to after the boxes are unpacked and life gets busy, it's easy to keep making repayments without giving it another thought.

If you took out a home loan a couple of years ago, now could be a great time to review your current circumstances and the options available, to ensure your current home loan still works for you.

G&C Mutual Bank offers a free Home Loan Health Check which can help take out the guess work.

## Reasons to consider refinancing:

- **Lower interest rate:** You might not only save money, but be in a better position to pay your home loan off sooner.
- **Fixed rate versus variable rate:** You might be coming to the end of your fixed term, or want to switch between a fixed rate or a variable rate.
- **Consolidate your debt:** Combine multiple debts, such as credit cards and personal loans, into your home loan.
- **Access the equity in your home:** You might have extra value in your property you want to use for renovating, investing or taking an overseas holiday.
- **Product features:** You might be looking for a loan with features better suited to your circumstances.

LEARN MORE

CALL US ON 1300 364 400

BOOK A MOBILE LENDER

## Five tips to freshen up your home



### Brush up

A coat of paint instantly makes a home seem larger, brighter and more modern.



### Cheap chic

Switch out cushions, bedding, decor or wall art for an inexpensive interior facelift.



### Light up

Add lamps, update light fixtures or window treatments to change the mood of a room.



### Pot luck

Remove weeds, trim shrubs and add new plants or decorative pots for added curb appeal.



### Running repairs

Grab the tools and fix that sticky cabinet or torn flyscreen for a quick upgrade.

## Basic Home Loan<sup>3</sup>

3.74%<sup>pa</sup>

Interest rate

3.77%<sup>pa</sup>

Comparison rate<sup>4</sup>

APPLY ONLINE

## Basic Investor Home Loan<sup>5</sup>

4.37%<sup>pa</sup>

Interest rate

4.40%<sup>pa</sup>

Comparison rate<sup>4</sup>

# PROTECT YOUR ACCOUNT WITH SMS ONE TIME PASSWORD

Add an additional layer of security to your account.

SMS One Time Passwords is a free and easy to use service that uses your mobile phone to offer you an even more secure online and mobile banking experience. It provides a once-only password (the One Time Password) which is generated and sent to your mobile phone to verify your transactions.

**SMS One Time Password will allow you to:**

- ✓ Change your personal details (including access code).
- ✓ Register new personal (external) payees, and update the details of existing (external) payees.
- ✓ Make external transfers to non-registered (external) payees.
- ✓ Open and reinvest Term Deposits.
- ✓ Change your PIN online.

[Click here](#) to find out how to register.



## BANKING ON YOUR COMMUNITY

G&C Mutual Bank staff continue to demonstrate our company values and commitment to the community by volunteering, raising funds, and collecting goods for a number of worthy charities. Here are some of the highlights from 2018.

Our staff joined volunteers from the Australian Mutuals Foundation and other mutuals, to assist Barnardos Children's Family Centre in taking children and their carers to visit the Special Children's Christmas Party held at Rosehill Gardens.

Staff generously donated gifts and funds for the Pyjama Foundation's Toy Drive, helping to ensure every child in care had the Christmas they deserve. G&C Mutual Bank also contributed an additional \$1000 to the fundraising efforts.



A number of our staff attended an RSPCA NSW Corporate Support Day where they completed an educational workshop on animal welfare, toured the shelter and veterinary hospital, and helped out with maintenance and other tasks. A highlight was interacting with the RSPCA shelter animals.

Staff efforts contributed towards an assortment of 21 hampers, consisting of 181 individual non-perishable food items to support OzHarvest - Australia's leading food rescue organisation.

Fundraisers were also held to support the Cancer Council and Movember. It has been a busy and rewarding year, and we look forward to being actively involved in the community again in 2019.



### G&C MUTUAL BANK

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G&C Mutual Bank Limited

ABN 72 087 650 637 | AFSL & AUSTRALIAN CREDIT LICENCE 238311 | BSB 659-000

M : PO Box A253 Sydney South NSW 1235

#### OUR SERVICE CENTRES :

SYDNEY LEVEL 25, 201 ELIZABETH STREET | BATHURST 203-209 RUSSELL ST | LISMORE 60 MOLESWORTH STREET  
MALABAR DETENTION CENTRE, ANZAC PARADE | NEWCASTLE 328 KING STREET | PARRAMATTA LEVEL 8, 20 SMITH STREET  
WAGGA WAGGA 125 BAYLIS STREET | MELBOURNE LEVEL 1, 128 EXHIBITION STREET

Terms & Conditions:

1. Eligibility criteria, terms & conditions and fees & charges apply. 2. Comparison rate based on unsecured \$30,000 loan over 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. 3. Eligibility criteria, terms & conditions and fees & charges apply. Minimum loan amount \$100,000. Establishment fee \$500. Maximum loan to valuation ratio 80%. Offset account not available on this product. 4. Comparison rate based on \$150,000 loan over 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. 5. Eligibility criteria, terms & conditions and fees & charges apply. Minimum loan amount \$100,000. Establishment fee \$500. Maximum loan to valuation ratio 75%. Offset account not available on this product.