

YOUR BANK YOUR NEWS

AUTUMN EDITION 2018



ACHIEVE YOUR HOME OWNING OR INVESTMENT DREAMS WITH G&C MUTUAL BANK

At G&C Mutual Bank we want to help you achieve your home owning or investment dreams with the least amount of hassle. The Basic Home Loan and the Basic Investor Home Loan are simple low interest rate variable home loans, so you're not paying more for extra features you may not want or need.

Basic Home Loan & Basic Investor Home Loan features

- A low variable rate loan
- Make extra repayments at any time
- Redraw facility available³
- Convenience of weekly, fortnightly, or monthly repayment options

If you are in the market for a new home or an investment property, please contact us on 1300 364 400, 9.00am-5:00pm Monday to Friday and we will be happy to assist.

APPLY ONLINE

Or call us directly on 1300 364 400.

BASIC HOME LOAN

OWNER OCCUPIED

3.74%^{pa} **3.77%^{pa}**
INTEREST RATE¹ COMPARISON RATE²

BASIC INVESTOR HOME LOAN

INVESTOR

4.19%^{pa} **4.22%^{pa}**
INTEREST RATE¹ COMPARISON RATE²

Available for new loans only.

G&C Mutual Bank Limited. ABN 72 087 650 637. AFSL & Australian Credit Licence 238311. 1. Eligibility criteria, terms & conditions and fees & charges apply. Minimum loan amount \$100,000. Establishment fee \$500. Maximum loan to valuation ratio 80% (Owner Occupied) and 75% (Property Investor). Offset account not available on this product. 2. 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. 3. Minimum redraw of \$100 applies.

**Forget your BSB
and account number**

Click to get a simple to remember PayID

PayID Simple as.

So now if you ever need to pay a bill or split a bill at lunch with friends, transfer money to a family member or pay a tradesman at home, you can do it easier and faster using a unique identifier – **PayID**.

PayID is as simple as using your **mobile phone number** or **email address** for payments, which means you no longer need to remember the BSB and account number. You can create a PayID yourself through Online Banking. Before you register for a PayID, please ensure that your mobile phone number and email address are correct as these will be linked to your financial account.

To take advantage of this new simpler and faster smarter payments platform, register for a PayID now. You can register for a PayID in Online Banking or through the G&C Mutual Bank Banking App.

G&C Mutual Bank is pleased to advise that the New Payments Platform (NPP), including PayID and Osko is now available. This means you can now make and receive payments in real time 24/7 through Online Banking, Mobile Banking and the G&C Mutual Bank Banking App.

MAKE THE SWITCH FROM PAPER STATEMENTS TO eSTATEMENTS



FREE
ONLINE STATEMENT
SERVICE

MAKE THE SWITCH FROM PAPER STATEMENTS TO eSTATEMENTS

4 easy steps for G&C Mutual Bank members to register for eStatements:

- Sign in to **Online Banking**
- Visit the **Services** tab and select **GCMB Online Statements**
- Select **eStatements** as your preferred delivery preference and include your **email address**
- Click **Finish** located at the bottom right-hand corner of the screen.

Or call us on 1300 364 400.

1 easy step for Quay Mutual Bank members to register for eStatements:

- Call us directly on 1300 364 400 and we will register you for eStatements

DID YOU KNOW? Instead of waiting to receive paper statements in the mail, you can receive your statement via our secure Online Banking service. Registering for eStatements means you will receive these statements much sooner than waiting for them to be delivered via the traditional postal service. You will receive an email notification that your statement is available and you can view the statement via Online Banking. eStatements is a free service that can save you money.

eStatement Benefits

- ✓ **Convenience:** View your statements anytime, anywhere you have access to the internet by simply signing in to Online Banking.
- ✓ **Security:** You won't need to be concerned about lost or stolen mail so you can help protect your identity at the same time.
- ✓ **Environmentally friendly:** Make a positive impact on the environment by eliminating the need for paper statements.
- ✓ **Fast online delivery:** Gain immediate access to credit card/member statements as they become available.
- ✓ **Less clutter:** Reduce clutter by storing statements in paperless format.

To access eStatements you must be registered for Online Banking. Online Banking is a convenient and easy to use service that is available 24 hours a day, 7 days a week from anywhere in the world.

If you are not registered for Online Banking please call us on 1300 364 400, email gcmb@gcmutualbank.com.au, or visit one of our Service Centres.

Please remember that if you continue receiving paper statements, you will be charged a \$2 paper statement fee. Avoid the fee by switching from paper statements to eStatements.

**REGISTER FOR eSTATEMENTS
TO AVOID THE \$2 PAPER STATEMENT FEE**

STATEMENT FREQUENCY

Over the last year we have adjusted the frequency of our statements and have received feedback from members about these changes. We have listened to the feedback members have given us and have subsequently adjusted the frequency of Member Statements to quarterly. Member Statements will be issued during the first week of January, April, July and October each year. So the next Member Statement you will receive will be during the first week of July. Credit Card Statements are the only exception to this and these statements will continue to be issued on a monthly basis. If you would like to discuss anything to do with statements or set up your account to receive eStatements please call us on 1300 364 400.



**CHANGE YOUR CARD PIN
VIA ONLINE BANKING OR THE
MOBILE BANKING APP**

SERVICE UPDATE: CARD PIN CHANGE TERMINALS

Members have been embracing the new and improved digital solutions now available to them to change a card PIN. These include online via Online Banking and the Mobile Banking App with SMS One Time Password, and by using an ATM that provides that functionality.

These methods are also the most secure way members are able to change a card PIN should the PIN be forgotten, or as recommended, simply changed on a fairly regular basis.

Card PIN change terminals located in branches will no longer be available, but our staff in branches will be able to assist with online or mobile methods.

FOR MORE INFORMATION CALL 1300 364 400