

CHALKBOARD

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MAY 2014





Message from the Editor

Welcome to latest edition of Chalkboard, the magazine for our members and for all teachers alike. All 160,000 plus of our members can celebrate – Teachers Mutual Bank is now a robust two years old!

There's much to celebrate – we recently became a member of a most honoured global club – named as a 2014 World's Most Ethical Company award¹ by the Ethisphere Institute, a US-based independent centre of research promoting best practices in corporate ethics and governance.

We also recently scored 91% in the International Corporate Responsibility Index² and won the "Best Bank in Socially Responsible Performance" category in the Asia-Pacific Banking and Finance Award for 2013³. Together with our members, we take immense pride in these awards and international recognition, particularly given our size and age, vis-à-vis the larger banking sector.

This quarter we prepare you for the looming end of the financial year, when many working and monetary decisions come home to roost. We offer tips on how to consolidate your finances and keep abreast of banking changes, as well as information on privacy and credit reporting. Other great news includes the opportunity for mortgage holding members to set up an offset facility⁴, which is proving very popular.

The popularity of the new TMB brand personality, "The feeling's mutual", prompted us to chat to the creative team who came up with it, from YOLO – appropriately that's "You Only Live Once", and Republic of Everyone (ROE)" in Rozelle. We also hear from NSW member Paige on her joy of winning \$10,000.

We're also continuing to welcome refinancers to TMB and spoiling our existing members alike, with great low interest rates on our fixed rate home loans⁵. On the sustainable ethical company front, we look at and discuss the benefits of maintaining a carbon-neutral approach to our business.

As always, we are happy to receive your feedback. Simply email chalkboard@tmbank.com.au or mail Marketing, PO Box 7501, Silverwater, NSW, 2128.

The Editor

The ultimate road trip

Our recent 'Put yourself in the driver's seat' campaign invited members to enter a 25 words or less submission of their 'Ultimate Road Trip'. The promotion was open to members who applied for a car loan product by 14th February 2014, with the best entry winning \$10,000!

We received a great deal of entries into the competition, which made it very difficult to choose a winner. However, one entry stood out to us the most:

No map, no plans. Drive 'till it's dark. Sleep in the back of the ute. Wake up to waves crashing on deserted beaches. Perfect Honeymoon.

We like this entry because of the mental imagery that it created; portraying a sense of liberty, timelessness, open space, simple freedom, adventure and one's personal, invaluable experience.

The winner, Paige, is a PD/H/PE teacher from New South Wales. She was over the moon when we called her to announce the great news of her win. She was in the midst of planning a wedding, so winning this prize was an

Signatures are going!



From **1 August 2014** signatures will no longer be accepted at Point of Sale. If you don't know the PIN for your card, call us on **13 12 21** today.





unexpected surprise! We caught up with her to see why she chose us for her financial needs and how she felt about being the winner.

How has Teachers Mutual Bank helped you over the years as a member?

So far, you've helped me get the finance to buy a brand new car, set up a number of new accounts so I could save up for my wedding, and now given me the opportunity to pay off my car loan much sooner than anticipated. I have been a member for less than a year, so I'm looking forward to many years ahead with TMB.

You have a loan with us, how was your experience when you applied?

It was one of the easiest processes I have ever been through. From the moment I applied online until I received the

funds in my account. The service was so friendly and I received help at every step of the way.

Why did you choose TMB as opposed to another financial institution?

I had been with a big bank for 25 years and when it came to getting my first loan with them, they just didn't have what I wanted compared to TMB. I wanted my loan to be the first of many services I would use with you, and when I heard from quite a few teachers at school about how good you are, I checked out the TMB website and it answered all my questions and ticked all the boxes.

What does winning a \$10,000 prize mean for you?

I have actually been planning my wedding with my partner of almost nine years, so this is going to be a massive help. It's all happening in a week, so this happened at the perfect time. I was a little worried we might go over our budget but now we can pay everything off, put some money on the car and go a little bit wild on the honeymoon.

FIND OUT MORE ABOUT THE FREEDOM OUR GREAT CAR LOANS PROVIDE. VISIT TMBANK.COM.AU/LOANS



Behind the “feeling’s mutual”

Many members have already viewed and shared our latest teacher brand video, and identified with its message and shared ethos of our bank and members.

The sentiments expressed in the video really encapsulate what we stand for – a strong belief in the value of teachers in our society, not only in the educational sense, but also as pillars for the younger generations, through mentoring and shaping of young

lives. The new brand video exalts the “Confidence, Resilience and Wonder” of it all – and the feeling is mutual! Sydney agency You Only Live Once (YOLO) and Republic of Everyone (ROE) worked together to launch our new brand campaign, highlighting

sustainability and profit with a purpose messages.

The concept, ‘The Feeling’s Mutual’, is an acknowledgment, a shared vision, of what it means to be part of the teaching profession and that what we teach today has an impact on the



Justine and Paul from YOLO



future of our planet. As a business, we have mutuality at our core, and we care about building a brighter future not just for our members, but also for the environment.

Theresa Mason, our Chief Sales and Marketing Officer added:

“‘The Feeling’s Mutual’ is a great step towards differentiating us as a sustainable mutual bank. I’m impressed as to how YOLO and ROE worked collaboratively with our team to collectively deliver a simple, insightful and engaging film with an excellent strategic and creative alignment that will build our brand values. Feedback to date is immensely positive”.

Our catchy new mantra, “The Feeling’s Mutual”, was born out of strong feelings of appreciation towards the teaching profession and its values.

Justine, pictured above with husband Paul (and their pooch), both creative partners of YOLO agency in Rozelle, explained how the “light bulb” was switched on in their creative brains when asked with ROE to come up with a resilient brand personality for our bank.

“In many ways, teachers’ responsibilities for developing children are under-valued and it was good to know that Teachers Mutual Bank was set up by teachers, for teachers, via a mutual understanding.”

“We all shared a respect for sustainability and the teaching profession and that was at the forefront of the process”, Justine explained. “I am a former art school teacher, we have many friends who teach and we share a passion for education”.

“In many ways, teachers’ responsibilities for developing children are under-valued and it was good to know that Teachers Mutual Bank was set up by teachers, for teachers, via a mutual understanding.”

And what about the creative process itself?

“We started with these foundations but there was more at play – we expanded the process, spent days throwing around ideas to achieve the right, desired effect and feeling. Finally a host of different ideas gave rise to one brand personality which I like

to think, by the end, made teachers feel thanked, acknowledged and understood.”

And for Justine and Paul, creative partners of agency YOLO this feeling has to be self-fulfilling.

**DISCOVER MORE
ABOUT TEACHERS
MUTUAL BANK IN THE
‘ABOUT US’ SECTION
OF TMBANK.COM.AU**

Ideas for tax time

Tax time is looming – time to make the most of your deductions and take the stress out of claiming your tax return. Here are a few tips to highlight some tax strategies and help you review your financial affairs to ensure you optimise your June 30 situation.

The financial year is drawing to a close while tax reporting and filing returns are not getting any easier. It's easy for most of us to get caught up with paperwork, thereby overlooking a number of possible hidden benefits. Being smart about tax planning can take the stress out of the procedure and hopefully help you increase your rebate claim from the Australian Tax Office.

Expenses and rebates

According to the Australian Taxation Office (ATO), some 7 million Australians claimed an average of \$2,010 in work-related expenses last year, making them one of the most commonly claimed deductions. The expenses must relate to your work. For example, a teacher can claim printing costs if the printer is used to prepare class activities. You are able to claim up to \$300 of work-related expenses without receipts.

However, for claims exceeding that amount, you must produce receipts, so keep records of these expenses throughout the year. If you were reimbursed by your employer for a work-related expense, you can't claim it in your tax return.

The ATO compliance program will again focus on over-claiming of employee's work-related expenses, including employee claims for items such as travel, uniforms, subscriptions, union fees and self-education. Visit the ato.gov.au for more information on what you can and can't claim.

You need to keep all your tax records, including expense receipts, for five

years in case the ATO wants to take a second look. In the case of capital gains tax and the substantiation rules, records have to be held for longer periods.

It's also worth checking your medical expense rebate as changes have been made to the claiming limit. The same applies to the education tax refund.

Superannuation and capital gains

Making a contribution to your dependant spouse's superannuation is one effective way of getting a tax offset. Self-employed people aged under 50 years can put up to \$25,000 into their super fund and claim a tax deduction while those aged over 50 may be able to contribute up to \$50,000.

Therefore, consider contributing as much as possible to your superannuation without breaching the contribution cap, currently standing at \$25,000 for concessional contributions, irrespective of age. When making voluntary concessional contributions, remember they will count toward your concessional contribution limit in addition to your superannuation guarantee payments of 9.25% of your salary. Bonuses that result in additional superannuation guarantee contributions may place you beyond the cap.

Before you make any additional payments, check how much you

have already contributed from salaries, bonuses and Superannuation Guarantee (SG) contributions, as these count towards the caps. It is important to manage these contributions carefully as amounts contributed over these caps carry hefty tax penalties.

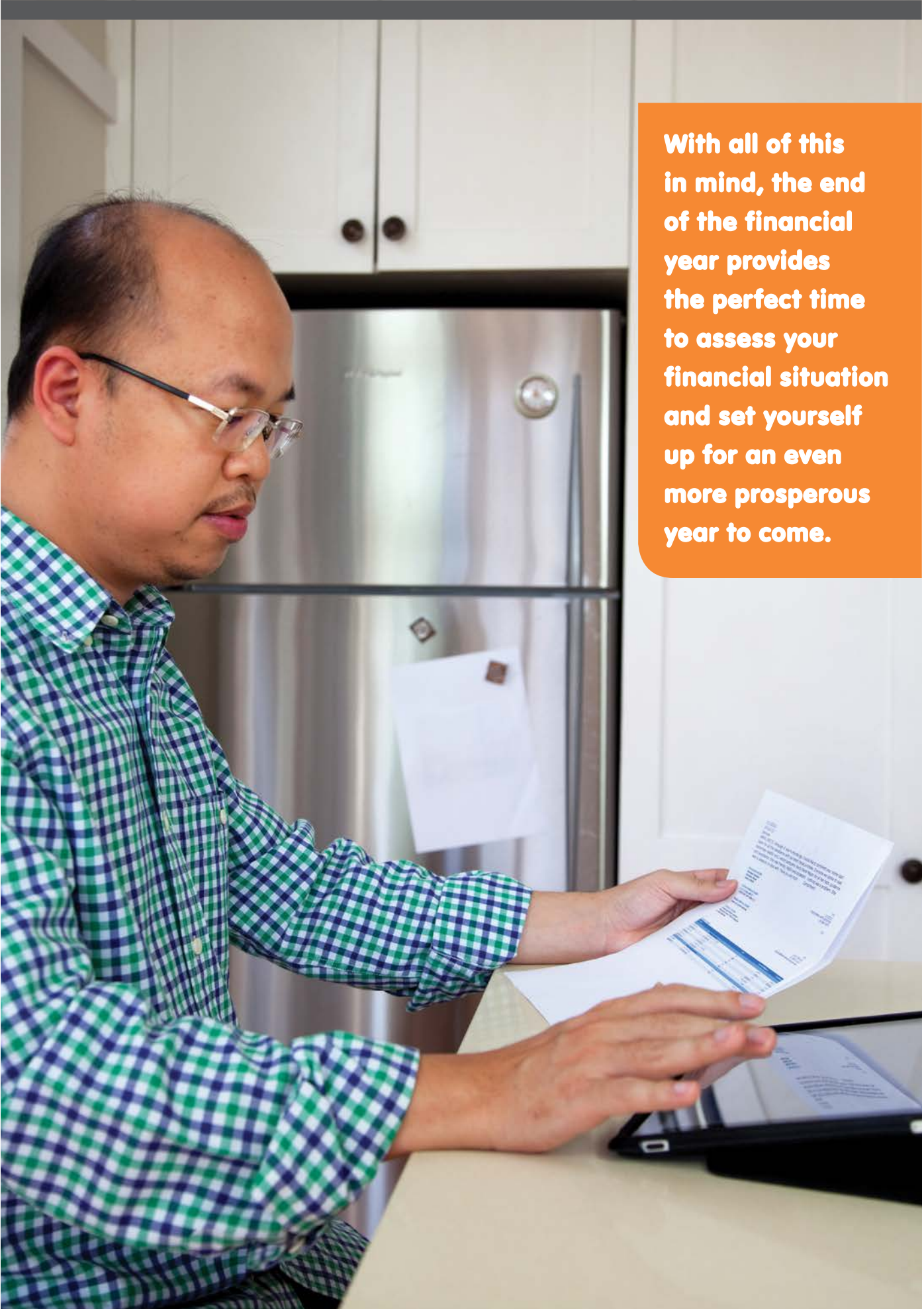
The Government Superannuation Co-Contribution Payment also matches personal non-concessional (after-tax) superannuation contributions on a \$1-for-\$1 basis up to a maximum of \$500.

The differential between your marginal tax rate and the superannuation tax rate of 15% can be a significant tax saving. It is also important to maximise amounts invested in the concessional-taxed superannuation environment. Earnings within your superannuation fund are also taxed at 15% or less, which means your contributions could spend many years earning you money at low tax rates.

For your non-superannuation investments, the end of the financial year offers an opportunity to offset any capital gains with capital losses. If you sell your shares at a loss, you could use this loss to offset against any capital gains made during this year.

Even though there have been a number of changes made to superannuation, it still remains a very tax-effective strategy.

FIND MORE INFORMATION ABOUT TAX AND COMPLETING YOUR TAX RETURN. GO TO ATO.GOV.AU



**With all of this
in mind, the end
of the financial
year provides
the perfect time
to assess your
financial situation
and set yourself
up for an even
more prosperous
year to come.**

Harry, member since 2011

What do the new privacy changes mean for you?

As a result of changes to the Privacy Act in March this year, we have updated our privacy policies, notices and consents, covering how we collect, hold, use and disclose our members' personal and credit information. In this article we outline the new changes and what they mean for you as members.

What information do we collect and when?

Some types of personal information we collect from our members include identifying information, tax file number, contact information, account transaction and financial information for loan applications, as well as membership eligibility and health information. We collect personal information as required by law, to identify applicants for membership and to provide products and service.

We collect these types of information when you, as a member, open an account or apply for a credit card or loan. For a credit card or loan application, we also collect personal information about you from a credit reporting body and confirm employment/income information with their employer.

Why do we collect this information?

The reason why we collect personal information about members is so we can provide you with membership benefits, financial services and products more efficiently. This is also why we retain information about your loan repayment history. We also disclose aspects of member's credit history to credit reporting bodies.



Our main aim is to protect and keep confidential your personal and financial information, and safely manage information that allows others to identify you, as a member.

What information do we disclose?

When we provide you, as a member, with products and services, it may be necessary to disclose your personal information to other organisations (i.e. solicitors, accountants, brokers etc.). This is also the case for membership, credit facilities, property loan applications, plus lenders' mortgage insurance – especially where a member's deposit is less than 20% of the purchase price.

Additionally we may need to disclose member's personal information to business partners with operations overseas (e.g. providers of lenders' mortgage insurance). If we do so, we will ensure personal information is protected to Australian standards. We are also legally required to disclose personal information to law enforcement and government agencies.

What are your rights as a member?

If you do not give us the personal information required, we may not be able to accept your application for membership or provide you with the financial service or product you have applied for.

As a member, you can request access to your personal information at any time, and if this is incorrect, you can request us to correct it by contacting us or visiting one of our branches.

All of our members have access, anytime and free of charge, to an internal complaint resolution scheme if they feel we have breached their privacy. You are able to make a privacy complaint by emailing privacy@tmbank.com.au or by calling 13 12 21.

**FOR MORE INFORMATION ABOUT OUR PRIVACY POLICY,
VISIT TMBANK.COM.AU/PRIVACY**

Help goes a long way



Our interview is with Western Australian couple Nadia and Allen. Nadia, a former primary school teacher, is now a registered nurse, while Allen is a process technician in the mining industry.



Their goal of purchasing their family home was realized a few weeks ago and came about this way.

How long have you been a member and why you join?

We joined in 2011, when we first went for a personal loan at a time when Nadia was a primary school teacher.

What do you like about Teachers Mutual Bank?

You offer personal service every time, which is professional, friendly and helpful.

How has Teachers Mutual Bank helped you as a member?

In so many ways! The most important one has been getting our amazing home a few weeks ago! Before that, it was through two personal loans.

You have a loan with us. How was your experience when you applied?

From the beginning, we were helped by Carolyn, the WA regional manager, who went over and above our expectations in order to make things work for us.

Why did you choose Teachers Mutual Bank as opposed to another financial institution for your loan?

You are the only bank that went the extra mile to help us with our loan – it was a little more complex than the average home loan!

What did getting your loan approved mean for you?

The world! Getting our family home has been a dream come true!

Was there a Teachers Mutual Bank staff member who has stood out, and why?

Carolyn – we are still in awe of how wonderful she has been. She never gave up trying, even when the process got tough!

What's the best thing about being a member?

Simple, helpful everyday banking, and being able to speak to the same people in WA. It is refreshing to speak to people who actually know and remember who we are. We didn't think that sort of thing existed anymore!

**FIND OUT ABOUT OUR
GREAT HOME LOANS AT
TMBANK.COM.AU/LOANS
OR CALL 13 12 21.**

A socially responsible business

Our March 2014 news release said it all, “Australia’s leading mutual bank serving the education sector, Teachers Mutual Bank, has just been named in New York as a 2014 World’s Most Ethical Company by the Ethisphere Institute¹, a US-based independent centre of research promoting best practices in corporate ethics and governance”.

We are now one of only three globally-awarded Australian organisations to be recognised for continuing to raise the bar on ethical leadership and corporate behaviour. This year, 144 honourees were chosen from thousands of submissions, of which only three were Australian. All three Australian companies were banks, and Teachers Mutual Bank, by far the smallest of the three, was recognised for its work in its five sustainability priority areas – business practices, the education sector, its members, its employees, and the environment.

Our CEO, Steve James, commented: “We’re honoured to be recognised at an international level... and are proud to be punching above our weight alongside the biggest in the industry when it comes to ethical business practices and sustainability. For us,

it’s not a bolt-on, it’s at the very heart of our strategy. It’s great to see Australia leading the world in ethical banking practices”.

“The award is testament to our long-term commitment to responsible corporate citizenship and reinforces our position as an industry leader in sustainable business operations”, Steve James went on to say.

This award follows 12 months of achievement in sustainable business operations for our bank. In 2013, we reached Gold status (90%) in the annual Corporate Responsibility (CR) Index² published by London’s Financial Times.

We won the ‘Best Bank in Socially Responsible Performance category’ in the Asia-Pacific Banking and Finance Awards³ and were recognised by the London Benchmarking Group

as a global leader in community investment for the second year running. Furthermore, our community investment of 4.1% of pre-tax profits is seven times higher than London Benchmarking Group’s (LBG) average for Australia and New Zealand in 2013⁶, 12 times the finance services’ sector average and 2.4 times the Global LBG average.

We continue to be a carbon neutral bank and have been so since July 2012. Among the initiatives we’ve has undertaken to reach this achievement are supporting carbon reduction projects in China and India and reducing our emissions from electricity by 30% from 2011 to 2013. Our bank does not use members’ funds to finance large-scale greenhouse gas pollution, which is surely a reassuring feeling for you, our members.



About the World's Most Ethical Companies

2014 | **WORLD'S MOST ETHICAL COMPANIES™**
WWW.ETHISPHERE.COM

The World's Most Ethical (WME) Companies designation recognises companies that truly go beyond making statements about doing business "ethically" and translate those words into action. WME honorees not only promote ethical business standards and practices internally, they exceed legal compliance minimums and shape future industry standards by introducing best practices today.

This year, a record 144 companies made the list, which includes more than 41 industries, from aerospace to wind power, with 38 of the WME winners headquartered outside the US.

It's on again! ICE AND SNOW TOUR

Only one departure date – January 3, 2015

In the words of our TMB member Heather Brown, who travelled on the Ice and Snow Tour in January 2014:

"How cold is -30C?"

Travel to Harbin in northern China in January to see the Ice and Snow Festival and you will find out! Ice sculptures are made from blocks of ice cut from the nearby Songhua River. They glisten in the pale daylight and as the sun sets (from about 3:30pm!), the coloured lights shine through the blocks, adding a mystical element to the display. The city of Harbin has hosted an Ice and Snow Festival for 15 years but the main displays are out of town and are mind-blowingly good."



Heather's highlight of the tour was the time spent in Stalin Park, which extends onto the thickly frozen river during the winter. There are a myriad of activities – ice sailing, ice bikes, dog sleds, pony sleighs and for the less adventurous, chair slides.

Heather's answer to the question: **'How cold is -30C?'**

Well not too freezing with two layers of thermals, various polar fleeces, a down jacket, two wool beanies, double ski socks and ski gloves, not to mention extra insulated hiking boots! ENJOY!!!

The photos and information are courtesy of TMB member Heather Brown who relished the experience of this fascinating festival.

Should you wish to be part of the exhilaration and fun of the 10-day Ice and Snow Tour, book at once as there is only one departure – January 3, 2015.

Contact Diploma Travel to make your booking:

Costing – \$2,599* per person twin share and \$3,059* single share

*conditions apply – please enquire at Diploma Travel for all booking terms

Back by popular demand! INDIA GOLDEN TRIANGLE TOUR



One new departure – September 6, 2014

Visit the breathtaking Taj Mahal in Agra, the bustling city of Delhi, the pink city of Jaipur and all the breathtaking scenery in-between. Enjoy six nights in India for the price of the airfare.

This deal is HOT HOT HOT – March departure SOLD OUT so be quick for the September 6 departure ... \$1,999* per person!

Price includes return airfares to Delhi, airport taxes and fuel surcharges, breakfast daily, plus six nights' accommodation and all sightseeing, as per itinerary. Contact Diploma Travel to make your booking...

*conditions apply – please enquire at Diploma Travel for all booking terms

#All prices quoted include taxes, fuel and government surcharges as at the time of printing and may change. Surcharges and taxes are subject to change until full payment is received. These tour prices replace all previous publications. All Diploma group tour prices are subject to a minimum number of passengers. Diploma World Travel Service ABN 63 010 167 503 NSW Licence No. 2TA003633 is a third party company which is owned and operated by mutuals one of which is Teachers Mutual Bank.

Karen talks TRAVEL

Diploma Travel⁷ has been nominated in the 2014 AFTA National Travel Industry Awards in three categories – Best Travel Agency – Retail, Best Travel Consultant – Retail (Bev Hand) and Best Travel Agency Manager – Retail (myself). WOW! What a wonderful accolade to receive these three nominations from our travel industry peers. Stay tuned for the announcement of the winners in July!

I have just returned from cruising the magic waterways of Europe with APT on-board their sparkling new 2014 ship, MS AmaReina. As part of this wonderful experience, I visited the beautiful ports of Salzburg, as well as Melk, Vienna and my favourite city Budapest, on the Danube River. MS AmaReina is an amazing

vessel and of course Europe in Spring is always beautiful and not too crowded .. simply a great time to travel.

Having sold out the fantastic India Golden Triangle Tour in March, we have another departure set down for September 6, but be quick, as this tour will sell out quickly – travel for seven days in India for the price of the airfare! A great way to tick India off your bucket list ...

Don't forget Diploma Travel is here to answer all your travel needs so please feel free to contact us and – *If you can't afford travel insurance – you can't afford to travel!*

Karen

 **ALBATROSS
Tours**
Come share our love of Europe

Space is still available on a number of Albatross Christmas and New Year Tours in Europe for 2014

The 2014 Christmas and New Year Tours brochure from Albatross Tours is now out with some of the exciting tours still available. Enjoy the beautiful Yuletide markets of Austria and Germany, celebrate Christmas Day in an Italian Castle or a Swiss spa resort or perhaps welcome in the 2015 New Year in Paris or London – **Albatross Tours offers it ALL!**

For the single traveller, Albatross will offer a twin-share guarantee match where available!

Albatross Tours offer festive Christmas tours – not summer tours “run over winter”.

Come share our love of Europe

Contact us!

P: 1300 888 999 or (02) 9735 9169

E: service@diplomatravel.com.au

A: PO Box 7501,
Silverwater NSW 2128

F: (02) 9763 1560



APT Canada, Alaska & USA Superdeals for 2015

Travel through the heart of Canada and Alaska and experience the breathtaking scenery of the Canadian Rockies on board the Rocky Mountaineer. Cruise Alaska's Inside Passage and see some major highlights of the United States.

Discover North America in style with APT, on an unforgettable journey.

APT has some great offers available - book now on selected 2015 Canada itineraries and travel at 2014 prices! Or book on a selected tour from the APT Canada & Alaska pre-release brochure and fly free* or companion fly free*.

Highlighting America's fabulous South of the USA with APT – Mississippi River Cruising

Join our APT Majestic Mississippi 13-day tour which begins with 2 nights in New Orleans, then cruising the Mississippi for 7 nights, 1 night in Memphis and finishes with 2 nights in Nashville! Enjoy exploring the fascinating history and sights of this amazing region. Book on this tour departing April to September 2015 and your companion could fly free*, including taxes.

Contact Diploma Travel for these amazing tours for 2015. Be quick – you MUST BOOK before May 30, 2014!

**diploma
travel**



Travelmarvel

*conditions apply – please enquire at Diploma Travel for all booking terms and all offers available until May 30, 2014 unless sold out prior.

Will service

The next scheduled appointment for members to have their Will, Power of Attorney or Appointment of Enduring Guardian prepared by our solicitors⁸ will be:

Homebush Office

Meredith Paton/Georgiou & Co
Tuesday, 1 July 2014

Dale Carman/Hunt & Hunt
Wednesday, 2 July 2014

Dale Carman/Hunt & Hunt
Thursday, 3 July 2014

Western Sydney Regional Office

Dale Carman/Hunt & Hunt
Friday, 4 July 2014

Newcastle Office

Meredith Paton/Georgiou & Co
Thursday, 10 July 2014

ACT Office

Meredith Paton/Georgiou & Co
Friday, 4 July 2014

To arrange an appointment, call **13 12 21**.

WA Office

Slater & Gordon are available by appointment. Contact our WA office on **(08) 9421 8701** to arrange an appointment.

Will preparation

Single \$220 Mutual \$350

Power of Attorney or Appointment of Enduring Guardian

Single \$140 Mutual \$210

Edvest members receive a \$10 reduction off single rates and \$20 off mutual rates.

Competition winners

Mobile Office – \$100 winners:

J Edwards	Merimbula
A Barwood	Forbes
M Buchanan	Parkes
K Rigby	Taree
R Alexander	Maitland
C Wasson	Port Macquarie
D McGuire	Mittagong
R Davis-Nel	Walgett
P Pinazza	Woonona
A Gall	Young
J Firman	Temora
J Morreau	West Wyalong
L Boisset	Mollymook

Investment Seminar – \$2,000 Term Deposit winner:

K Locker	Taree
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New Teacher competitions winners:

D Patterson	WA
S Martin	WA
H Shepherd	NSW
S Mandoukos	NSW
F Elmouhamed	NSW
T Nothman	NSW
M French	WA
H Liu	NSW
J Szczudlo	NSW
R Lidgard	NSW
R Smith	NSW
V Norford	NSW
R Ellis	NSW
E Champion	NSW
N Benson	NSW
K Burgin	NSW
A Alvós	NSW
O Robertson	NSW



Events Calendar

Dates below may be subject to change depending on venue availability:

May

6th	Investment Seminar	Castle Hill
6th	Investment Seminar	Hornsby
8th	Investment Seminar	Orange
8th	Mobile Office	Gosford
13th	Mobile Office	Katherine
13th	Investment Seminar	Darwin
14th	Business Centre	Batemans Bay
15th	Business Centre	Nowra
15th	Mobile Office	Darwin
22nd	Mobile Office	Shellharbour
28th	Mobile Office	Leeton
29th	Mobile Office	Griffith

June

3rd	Investment Seminar	Campbelltown
3rd	Investment Seminar	Cooma
5th	Investment Seminar	Wollongong
11th	Business Centre	Coonamble
12th	Mobile Office	Coonabarabran
18th	Mobile Office	Tumut
19th	Business Centre	Muswellbrook
24th	Mobile Office	Orange
25th	Business Centre	Wellington
26th	Mobile Office	Dubbo

July

22nd	Investment Seminar	Canberra
31st	Investment Seminar	Sylvania

Register today, go to **tmbank.com.au/events**

Things you should know

Information contained within the various articles of this edition of Chalkboard newsletter is of a general nature only and should not be construed as providing advice on any of the topics discussed. Your needs and financial circumstances have not been taken into account. Please consult with your financial and/or tax advisor(s) before making decisions about acquiring Teachers Mutual Bank products or services. For further information call 13 12 21 or go to tmbank.com.au.

1. The World's Most Ethical Companies award recognises companies that not only promote ethical business standards and practices internally, but also exceed legal compliance minimums and shape future industry standards by introducing best practices today. ethisphere.com/worlds-most-ethical **2.** Business in the Community's CR Index is one of the world's leading voluntary benchmarks of corporate responsibility. It was established in 2002 to inspire and challenge companies to continuously improve their impact on society and the environment and has grown to over 360 participants worldwide. www.bitc.org.uk **3.** Awarded by Asia-Pacific Banking & Finance Magazine. This award recognises companies who demonstrate environmental protection, respect for human rights, the continuing improvement of working employment and relations conditions, social commitment, responsibility attitudes with suppliers and customers and transparency and effectiveness of corporate governance. **4.** An offset facility is only available on eligible Teachers Mutual Bank home loan accounts and eligible transaction accounts. Details of the home loans and transaction accounts eligible for an offset facility are available at tmbank.com.au. Terms and conditions for the offset facility are set out in our Consumer lending terms and conditions and Accounts and access Conditions of use, available at tmbank.com.au. **5.** Membership eligibility applies to join Teachers Mutual Bank (TMB). Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. **6.** LBG is the global standard for measuring and benchmarking corporate community investment. More than 300 companies around the world use the LBG framework to measure, manage and report the value, and the achievements, of the contributions they make. www.lbg-australia.com **7.** Diploma World Travel Service ABN 63 010 167 503 NSW Licence No. 2TA003633 is a third party company which is owned and operated by mutuals one of which is Teachers Mutual Bank. **8.** The solicitors who provide advice to members on wills, powers of attorney and the like, while endorsed by Teachers Mutual Bank are in fact completely independent. While Teachers Mutual Bank has taken steps to ensure that those solicitors are licensed, Teachers Mutual Bank cannot accept liability arising out of the provision of any legal services that they offer. **9.** Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. **10.** Membership eligibility applies to join Teachers Mutual Bank (TMB). This banking program is available to you if you are studying teaching or you have graduated as a teacher in the last two years and may be withdrawn by TMB at any time. **11.** Teachers Mutual Bank arranges this insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (Allianz). Teachers Mutual Bank acts as an agent for Allianz and not your agent. Neither Teachers Mutual Bank nor Allianz provide advice based on any consideration of your objectives, financial situation or needs. To decide if it is right for you please carefully read the relevant product disclosure statement, available online or by contacting us. If you purchase this insurance, Teachers Mutual Bank will receive a commission that is a percentage of the premium depending on the product. Ask us for more details before we provide you with any services on this product. Insurance products are issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (Allianz). Teachers Mutual Bank acts as an agent for Allianz and not your agent. No PDS is available for CTP insurance. Cover provided is in accordance with legislative requirements. A PDS is available, however, for the At Fault Driver Protection Insurance, please visit us online or contact us for more information. **12.** Offer valid for new Allianz comprehensive car insurance policies. 12 months' Global assistance standard plan membership is provided by AGA Assistance Australia Pty Ltd ABN 52 097 227 177, trading as Allianz Global Assistance. Full terms and conditions available at allianz.com.au/roadside. **13.** Minimum premiums apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. 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