



CONTACT

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Welcome to the Term 2 edition of Contact

Welcome back to Term 2, 2015.

I hope you had an enjoyable, relaxing break and are looking forward to the term ahead.

At Teachers Mutual Bank, we are a purpose-driven bank, ensuring that our profits do good in the world. We lead by example and are committed to being a responsible business, as we believe it's the way business should be run, and that it should be driven by ethics.

We are proud to announce that Teachers Mutual Bank has been recognised by the Ethisphere Institute as one of the **World's Most Ethical Companies**¹ for 2015. Teachers

Mutual Bank is one of three honourees in the National Banks category and one of only two Australian companies honoured overall. The World's Most Ethical Companies designation recognises those organisations that have had a material impact on the way business is conducted by fostering a culture of ethics and transparency at every level of the company. Being a second year honouree underscores Teachers Mutual Bank's commitment to leading ethical business standards and practices ensuring long-term value to key stakeholders.

At Teachers Mutual Bank, we have just announced our

lowest home loan² rate in **40 years**. Teachers Mutual Bank has cut rates across all of its fixed home loan products. Our 3-year rate is highly competitive and the lowest rate offered by us in 40 years. Visit tmbank.com.au/home-loans for more information.

Whether you are considering buying your first home, upgrading to a bigger home, refinancing or investing, a mobile lender can assist you in finding a loan to suit your budget and requirements.

Should you or the staff at your school require a visit or some information, please contact your dedicated Business Development Manager

Andrew Cosgrove on acosgrove@tmbank.com.au

Best wishes,

Renae Burdack



Renae Burdack
Hunter/Central Coast Regional Manager

WE 
TEACHERS 

Join us* by 30 June 2015 and you could enjoy \$100*

* If you work in the Australian education sector or you are a family member or partner of a TMB member – you may join TMB. # To be eligible for this offer you must, join as a member of Teachers Mutual Bank between 28 April 2015 and 30 June 2015, and spend a minimum of \$500 with any one or more merchants using your Visa Debit card by 30 September 2015. For full competition terms and conditions, go to tmbank.com.au/weloveteachers. Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981



The gift that helps your kids dream **MIGHTY BIG**

Imagine if you could take just half of all the toys and trinkets your kids and grandkids will own throughout their childhood and turn their dollar value into one big, worthwhile gift. Something they could only otherwise dream about.

It just takes one quick look in the toy box to realise that a lot of stuff, so desperately wanted one day, only to be forgotten the next. So how much more valuable would it be to set them on a path to goal setting, saving and ultimately achieving something really worthwhile?

Introducing one of Australia's mightiest kids accounts.

As a member of Teachers Mutual Bank, you're in the unique position to give the children in your family a real kick-start to their financial future, by setting them up with an under 18's **Mighty Saver Account**³.

No ordinary savings account, the Mighty Saver is only available to our member's children, and grandchildren under the age of 18, who join **Tiny Monsters Bank** (brought to you by Teachers Mutual Bank) or **Teen Banking** members.

Not only does the Mighty Saver offer a high base interest rate*, it rewards your kids with a bonus rate when they deposit as little as \$10 a month and make no withdrawals during that month.

You could set up a direct debit of as little as \$10 a month for them and then next birthday, you can send a birthday card showing their current balance and how much interest they've earned. Plus, there's nothing kids love more than watching those numbers in their bank balance grow!

Children love to dream, and dream big.

And while you're helping them dream big with a Mighty Saver account, we'll be helping them learn, with two different plans to help them learn the value of earning, saving and spending wisely:

- Tiny Monsters Bank (brought to you by Teachers Mutual Bank) for under 12-year-olds
- Then, when they turn 13, they'll move onto Teen Banking

Starting money discussions early will help your kids understand finances, and help lay the foundations of money management. As they grow older and start earning pocket money or get a job, they can start adding to the savings you've already established. Then one day, as they buy their first car or head off on that gap year they'll think of you.

Mighty Saver at a glance

- Bonus interest earned for each month you deposit a minimum of \$10, make no withdrawals during the month and the account has a credit balance at all times during that month
- No minimum balance
- Access via internet, mobile and phone banking
- One free withdrawal per month
- Track payments with SMS and email alerts

To set up a Mighty Saver Account for your children, call **13 12 21** today or visit **tmbank.com.au/mightysaver**

*Please note that interest rates are subject to change at our discretion.

Who says banks can't be ethical?



For the second year running, Teachers Mutual Bank has been recognised as one of the world's most ethical companies.

The **World's Most Ethical Companies¹** designation recognises those organisations that have had a material impact on the way business is conducted by fostering a culture of ethics and transparency at every level of the company. **In 2015, we are one of three honourees globally in the National Banks category and one of only two Australian companies honoured overall.**

Being a second year honouree underscores Teachers Mutual Bank's commitment to leading ethical business standards and practices ensuring long-term value to key stakeholders including members, employees, suppliers, regulators and investors.

Our renewed title as one of the World's Most Ethical Companies, comes not long after we announced our updated **community investment rate of 4.55%** of pre-tax profits (as measured by the London Benchmarking Group⁴). That is an impressive 12.6 times the financial services industry average in Australia and New Zealand.

The award recognises our commitment to being a responsible business, as we believe it's the way business should be run – that it should be driven by ethics. We believe that sustainability should influence every aspect of our planning,

programming and implementation and it is one of our three core business values. Within sustainability we have three priority areas – being a responsible business, investing in the teaching community and creating a better tomorrow.

"We are proud to have been named one of the World's Most Ethical Companies for the second consecutive year. It is a significant achievement to be recognised on the international stage for our long-term commitment to ethical business practices," said **Steve James, CEO, Teachers Mutual Bank.**

How is it awarded?

The World's Most Ethical Companies title is awarded from the Ethisphere[®] Institute, a global leader in defining and advancing the standards of ethical business practices that fuel corporate character, marketplace trust and business success. Each year, the application process becomes increasingly competitive. In 2015, the competition was especially keen, based on the vastly increased expectations of stakeholders, and the changes that were made to the Ethics Quotient questionnaire on the advice of the Methodology Panel.

Read more about Ethisphere at ethisphere.com.

"Profitability and sustainability are not mutually exclusive. We believe it is our responsibility as a business to invest in ethical practices and to leave a positive mark on the community in which we operate,"
**Steve James, CEO,
Teachers Mutual Bank.**

To find out more about our dedication to the sustainable business practices and giving back to the community visit tmbank.com.au/community

100% committed to saving you time and money



Teachers Mutual Bank's 100% Mortgage Offset facility⁵ is designed to help you own your home sooner

One of the products we continue to be excited by is our mortgage offset account. And while many in the market provide such a facility, it is rare to find an organisation that allows 100% offset against all home loans², including fixed rates.

How does it work?

By linking your Everyday account or Everyday Direct account to any Teachers Mutual Bank home loan as a 100% Mortgage

Offset facility, you can reduce the amount of interest you have to pay on your home loan.

Instead of being charged interest on the full home loan balance, interest is charged against the full home loan balance minus the balance of your 100% Mortgage Offset facility. This means that the higher the balance of your Everyday account, the less interest you pay on your home loan.

Our 100% Mortgage Offset facility gives you a simple, effective way to save interest over the life of your home loan.

- ✓ Unlike the five major banks⁶, we offer 100% Mortgage Offset on all our home loans – including fixed-rate home loans.
- ✓ Offset your extra cash against your mortgage. You'll save money and also reduce the time it takes to repay your home loan.
- ✓ Deposit your salary straight into the offset account. It's another way to further reduce the interest paid on your mortgage... and guess what, pay your loan off faster.

In addition to our fantastic offset function, we've just announced our lowest home loan rate in 40 years. We've cut rates across all of our fixed-rate home loan products, bringing a 3-year rate that is highly competitive and the lowest rate offered by us in 40 years!

For more information about our offset facilities or our range of teachers home loans, visit our office at 2/27 Donald St, Hamilton or call us on 02 9735 9888.

Things you should know

If you work in the Australian education sector or you are a family member or partner of a TMB member – you may join TMB. **1.** The World's Most Ethical Companies assessment is based upon the Ethisphere Institute's Ethics Quotient™ (EQ) framework developed over years of research to provide a means to assess an organisation's performance in an objective, consistent and standardised way. The Ethisphere® Institute is a global leader in defining and advancing the standards of ethical business practices that fuel corporate character, marketplace trust and business success. More information at: <http://ethisphere.com>. **2.** Fees and charges and lending criteria apply. Consumer lending terms and conditions are available online from tmbank.com.au or from any of our offices. **3.** Conditions of use - Accounts and access document and Fees and charges brochures are available online or from any of our offices. You should read both of these documents before deciding to open accounts and access facilities issued by TMB. Any advice provided here does not take into consideration your objectives, financial situation, or needs, which you should consider before acting on any recommendations. For further information call 13 12 21 or go to tmbank.com.au. **4.** LBG is the internationally recognised standard for measuring and evaluating a corporation's community investment. Learn more at lbg-australia.com. **5.** Terms and conditions for the mortgage offset facility are set out in our Consumer lending terms and conditions and Conditions of use Accounts and access. For more information refer to the FAQ section under Offset facility at tmbank.com.au. **6.** Comparison information relating to home loan products provided by TMB, ANZ, CBA, NAB, St. George and Westpac is sourced from Mozo as at 21 May 2015 and may be subject to change. Mozo.com.au is an independent financial services business that runs online comparison services for consumers and data services for institutions. Teachers Mutual Bank ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | 00478S-MAR-0215-HUN