

IMPORTANT INFORMATION

Notification of changes to "Account and Access Facility Terms and Conditions"

We have recently conducted a review of the frequency we issue Member Statements and our current "Account and Access Facility Terms and Conditions" notes that account statements will be issued every 4 months.

Given the increasing costs for postage and the environmental impacts associated with producing paper statements we will now be issuing Member Statements every 6 months.

This will commence after we issue end of 2016 Financial Year Statements in early July 2016. Following the July 2016 statement, the next statement you will receive will be in early January 2017.

Please note that members who currently have the following products are issued with a statement on a monthly basis and this will not be changing:

- **Low Rate Visa Credit Card**
- **Platinum Visa Credit Card**
- **Overdrafts**
- **Line of Credit**

If you would like to receive statements more frequently, simply call us on **1300 364 400, 9am-5pm weekdays**, and we can arrange for these statements to be issued to you. Our preferred method of doing this is via our eStatements service. Registering for eStatements, means you will receive your statement securely via G&C Mutual Bank's Online Banking service, and 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.

Benefits of eStatements

- **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.

We are also offering anyone who has registered for eStatements the chance to win some great prizes!

CHANCE TO WIN! Anyone who has registered for eStatements before midnight 30 June 2016 will automatically go in the draw to win 1 of 3 \$1,000 Flight Centre vouchers!*

Register for eStatements today!

Follow these 4 easy steps to register for eStatements today:

- Sign into **Online Banking**
- Visit the **Services tab** and select **Online Statements**
- Select **eStatements** as your preferred delivery preference and include your **email address**
- Click "**Apply**" located at the bottom right hand corner of the screen

If you currently have a joint account and are receiving two sets of statements and would like to reduce this to one please contact us and one of our staff will be able to assist you.

For any enquiries about your statements, the frequency you receive them, or if you would like assistance registering for eStatements, please contact us on **1300 364 400 9am-5pm weekdays**, or visit one of our Service Centres where our staff will provide you with any assistance you require.

Competition details:

- The draw will be conducted on 4 July 2016 at 11am at G&C Mutual Bank Level 25, 201 Elizabeth Street, Sydney NSW 2000 with the winners randomly drawn.
- The winners will be notified on 6 July 2016 and will be awarded the prizes by 29 July 2016.
- G&C Mutual Bank employees or employee family members are not permitted to enter this competition.

Authorised under NSW Permit LTPM/15/01272. G&C Mutual Bank is a trading name of SGE Mutual Limited. ABN 72 087 650 637. AFSL and Australian Credit Licence 238311. Level 25, 201 Elizabeth Street, Sydney NSW 2000, Phone 1300 364 400.