

Annual General Meeting Notice:

The 54th AGM is being held on
Thursday 17 November 2022



from your CEO

Therese Turner

Rate Changes

With Australia currently experiencing high inflation and low unemployment, the past 3 months have seen some of the most aggressive RBA rate increases on record. After each new announcement, we have had to review the rates on our savings and lending products. These are difficult decisions, which we know have a significant impact on our home loan borrowers.

In reviewing our rates, we try to be as fair as possible to all our members, and place focus on ensuring our products remain highly competitive in the market to maximise member value.

We were pleased to increase rates on our savings products, understanding how difficult the low-rate environment may have been on those that rely on their interest income.

MOVE Bank remains committed to offering members great value across our lending, investment and deposit product ranges.

Staff Development Day

We recently held our annual staff development day which was a fantastic opportunity to bring our entire team together to discuss opportunities on continuing to improve how we succeed in our roles, with an ever-present focus on our member experience. I am always so proud and humbled by the amazing team we have and their passion for you, our members. We walked away from our day with a clear plan for the year ahead and enthusiasm for delivering new opportunities.

Personal Lender of the Year

I am delighted to share that MOVE Bank has once again been awarded Money Magazine's Customer Owned Personal Lender of the Year. This is the third year running MOVE has won this award and highlights the excellent value our lending products offer to our members.

Annual Member Survey

Across September we encouraged our members to have their say on the year ahead through our Annual Member Survey. As a member-focussed bank, we value this feedback to help us understand what our members want. Thank you to all our members that have completed the survey, your feedback is critical in shaping the future of MOVE Bank. Members have already let us know that they want increased access to our contact centre. From this feedback, I am happy to share that we have worked with our team and will increase our hours of availability from 4 October 2022.

Annual General Meeting

Our annual general meeting will take place at 6pm Thursday 17 November, 2022 in the Brisbane CBD. All members are invited to attend. Further information regarding the AGM is later in this edition of MOVE Life.

Therese Turner, CEO



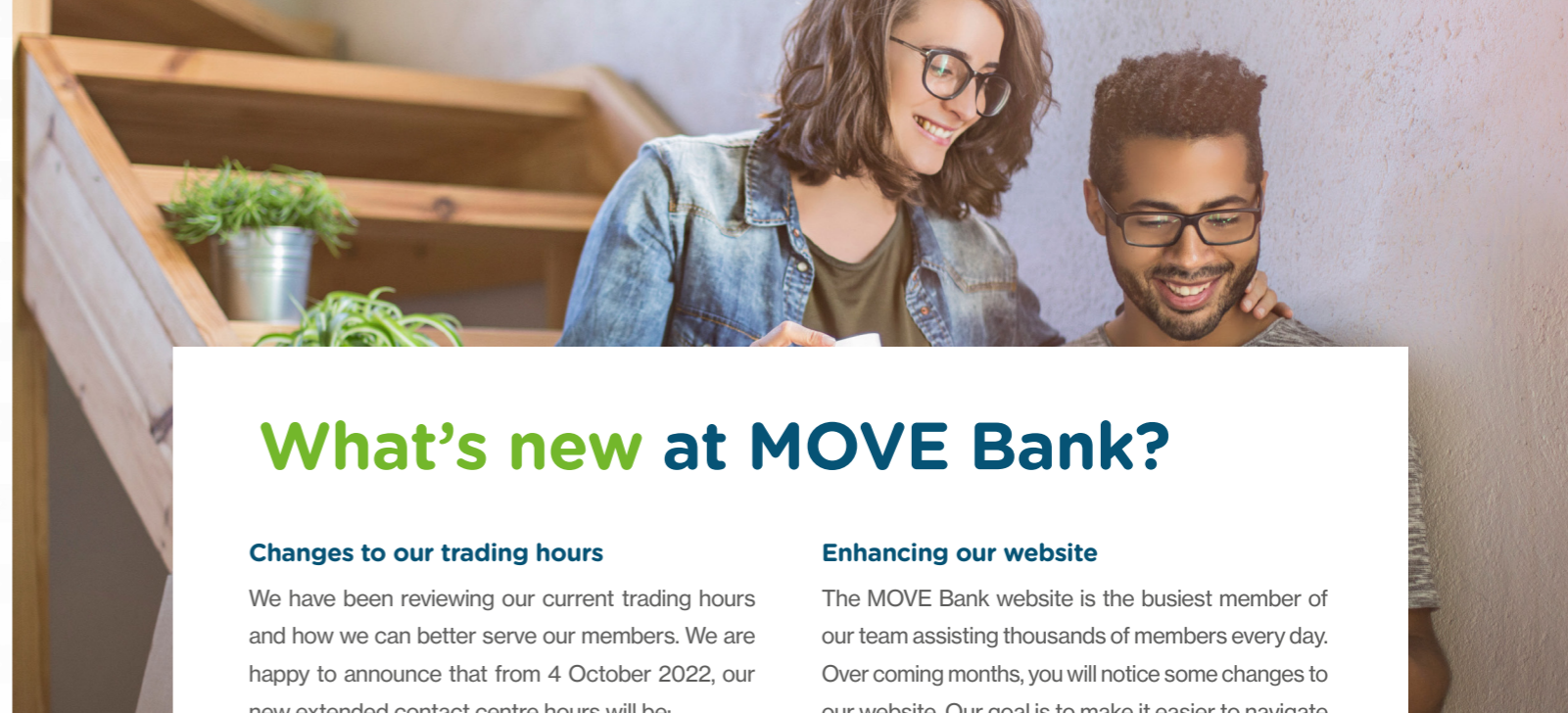
Going green never looked this good Get on the road sooner with our Green Car Loan

With a great low fixed rate and no ongoing fees, you also have the flexibility to redraw and make penalty-free extra repayments.

4.99
% p.a.¹
Interest Rate

5.26
% p.a.²
Comparison Rate

¹ Loan must be secured by a vehicle which complies with MOVE Bank's Green Vehicle Criteria available at movebank.com.au/gogreen. Loan is not available for internal refinancing. ² The comparison rate is based on a secured loan of \$30,000 for a term of 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. Fees and charges apply. Rates quoted are correct as stated and are subject to change without further notice. All rates quoted are per annum. All applications are subject to MOVE's standard credit assessment and eligibility criteria.



What's new at MOVE Bank?

Changes to our trading hours

We have been reviewing our current trading hours and how we can better serve our members. We are happy to announce that from 4 October 2022, our new extended contact centre hours will be:

Monday: **8:00 – 17:30** (AEST)
Tuesday: **8:00 – 17:30** (AEST)
Wednesday: **9:00 – 17:30** (AEST)
Thursday: **8:00 – 17:30** (AEST)
Friday: **8:00 – 17:30** (AEST)

As part of this review, we will also be adjusting the trading hours of our member branch at Central Station in Brisbane. The trading hours of our branch will now be:

Monday – Friday **9:30 – 16:00** (AEST)

Open Banking is now live with MOVE Bank

Open banking is an industry development that gives you the ability to share your banking data with third parties that have been accredited by the ACCC. Sharing your data is total within your control and delivers benefits such as providing account information directly to a lender to support a loan application. You can control where you have shared your data within MOVE Bank internet banking.

For more information regarding Open Banking, please visit movebank.com.au/openbanking

Enhancing our website

The MOVE Bank website is the busiest member of our team assisting thousands of members every day. Over coming months, you will notice some changes to our website. Our goal is to make it easier to navigate and find the information you are after. Rest assured; all information will still be available on the site plus more. If you need help when on the site, you can use the search bar in the top right corner or utilise our live chat via movebank.com.au/chat. We have dedicated staff available to chat during contact centre hours, and our chatbot MIA who is available 24/7, 365 days of the year.

We have made some changes to our summary of accounts, access facilities & transaction limits document as follows:

1. Growth Saver (S30) - maximum balance is now \$25,000, effective 1 October 2022.
2. The MOVE Bank phone banking facility has been removed from online deposit products (S10, S20 and S30), effective 1 November, 2022. Internet Banking and the MOVE Bank App are available for all our products.

For full details of the above changes, see the Important Documents page on our website. Please contact us if you would like to review your products in line with these changes.



Bank of Mum and Dad

The Bank of Mum and Dad is now one of Australia's largest lenders. Housing prices have boomed nationwide since the start of the pandemic, meaning many parents and grandparents are keen to assist their children in making that often difficult first step onto the property ladder. But what is the Bank of Mum and Dad?

The phrase can generally mean two things. The traditional view is of parents providing their children financial support. For a house purchase, this would be the gift of some or all the funds of a deposit. While many parents would love to be able to do this, the reality is that this is not always viable, and even if it is, may compromise the parents' own financial security as they head towards retirement.

The second view, is of parents providing equity in their property to help their child(ren) get onto the property ladder sooner. This is known as a family guarantee loan. While there are financial risks to be aware of, this option is often more readily available and potentially less of a burden on the parents.



Keep it simple with our Straightforward loan

Owner-occupied \$500K+ (New business)

- › Great low rates available for Owner-occupiers & Investors
- › Borrow up to 80%
- › No ongoing monthly or annual fees

4.09
% p.a.¹
Interest Rate

4.14
% p.a.²
Comparison Rate

¹ Rate available on new business to MOVE Bank only. Minimum loan amount \$150,000. Maximum LVR 80%. Alternate interest rates apply based on the loan purpose (owner-occupied/investment) or loan amount. ² Comparison rate is based on a secured loan of \$150,000 for a term of 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. Fees and charges apply. Rates quoted are correct as stated and are subject to change without further notice. All rates quoted are per annum. All applications are subject to MOVE's standard credit assessment and eligibility criteria.

When you take out a home loan, the bank will require you to have at least some portion of equity in the property. Normally the minimum contribution is 5% of the property value to start the conversation, and 20%+ to avoid Lender's Mortgage Insurance (LMI). With a family guarantee loan, the child(ren) can take out an 80% lend against their first home and borrow the rest of the funds against their parents'

property. No (often dreaded) LMI required, and no need to save a large deposit.

Under this structure, parents don't need to gift any funds yet can enable their child to borrow the full amount to buy a house, through utilizing the value in the family home. The parents are guarantors on the smaller loan and the larger loan is in their child's name.



Child's First Home

Value **\$500,000**
Loan: **\$400,000 (80%)**



Parent's home

Value **\$500,000**
Loan: **\$100,000 (20%)**

While this is a fantastic way to help their children get onto the property ladder, there are some important details to know. As the guarantor, they are placing their home as security against the child paying that (smaller) loan back. Should the debt go bad, the parents' risk having to take on the loan themselves to protect their property. If a rental property is used for the guarantor mortgage, the risk may be considered significantly less, but if it is the family home, there is more at stake.

lending specialists on 1300 362 216 or submit an enquiry form via our website. Our lending specialists would love to assist.



Daniel Gales
Chief Experience Officer

If you would like to know more about family guarantee loans, and whether they might work in your own circumstances, please contact one of our

Pros

- Child gets into the market sooner
- No upfront financial outlay by the parents
- Better home loan rates available for non-LMI loans

Cons

- Parent takes on the risk of having to pay back the guarantor loan
- Could potentially strain the family relationship
- Parent will need to be involved in the loan application process, making it slightly more complex

PayID

If you ever find yourself splitting bills and trying to transfer money between friends, you need to know about PayID.

PayID is an alternate name that you can give to your bank account details, making them much easier to share. Your PayID can be your phone number or email address. Not only is that easier to remember and share than a BSB and account number, but it is also more secure as you don't need to divulge your personal banking information.

At MOVE Bank, you can create your PayID in your internet banking or mobile app, by choosing Pay and Manage PayIDs.

How do I receive money through PayID?

Using a mobile or internet banking platform, the person making the payment will choose PayID and type in your linked PayID: your mobile number or email address.

When they type in your PayID, they will be shown your name which helps confirm payment is going to the right place.

Once the payment is made, the money will arrive into your account in real-time, although occasionally this may be held for additional security checks, especially if it is the first time sending to that person.

If you're with the person paying you, open your banking app and watch the money appear instantly in your account!

Some PAYID FAQs

How do I set-up or check what account I linked to my PayID?

All the information is in your MOVE internet banking or mobile app. Within the menu tap on Pay and Manage PayIDs.

Can my PayID be linked to multiple accounts?

You can only have one account linked to each PayID. For example, your mobile number could be linked to your transaction account, but your email address could be linked to your savings account.

Can I change my PayID to be linked to a different account?

Absolutely! It is another great benefit of PayID. If you change your account details, you don't need to update people, just swap the PayID link and the money will transfer through to your new nominated account.

Do all banks support payment to a PayID?

No, not all, but most. PayID transfers go through the OSKO network, so if a bank doesn't support OSKO instant transfers, they cannot use PayID.

MOVE Bank Movember team

MOVE Bank is excited to be taking part in Movember this year – raising funds for awareness for men's health. We would love for our members to join us under the team name MOVEm Bank!

For those of us who can grow a moustache, please tag in @movebanksocial to any of your social media posts. We'd love to see!

Can't or don't want to grow a moustache? There are plenty of other options to take part, such as run or walk 60km over the month, to mark the 60 men we lose to suicide hourly across the world.

As MOVEm Bank rock stars, we can come together to make a difference in mental health and suicide prevention, prostate cancer and testicular cancer.

For every member that joins our team, MOVE Bank will donate \$5 to the MOVE Bank team tally.*

Your donation could help save a father, a brother, a son, a friend, a partner, a man's life.

Join us today!



* MOVE Bank will make a donation for each member that joins the MOVE Bank Movember team before 30 November 2022.

Notice to all Shareholding Members ("Members") Annual General Meeting

It is my pleasure to invite you to the 54th Annual General Meeting (AGM) of Railways Credit Union Limited trading as MOVE Bank ("MOVE Bank") on **Thursday 17 November 2022**.

The meeting will be held at the Pullman Brisbane at King George Square, corner Ann and Roma Streets, Brisbane at 6pm. Please register for attendance by 9 November 2022 to the Company Secretary at the contact details listed below.

Please arrive by 5.45 pm for sign-in. The meeting is expected to finish by 7.00 pm and we invite you to stay afterwards to enjoy a meal and refreshments.

Proxy Voting

Should you be unable to attend the AGM in person you may vote by proxy. Each Member is entitled to appoint a proxy and that appointed person does not have to be a Member of MOVE Bank. You may choose to simply appoint the Chair of the meeting to act as your proxy and you can direct the proxy how to vote or allow the proxy to vote as the proxy sees fit.

If the Chair of the Meeting is your proxy and you have not indicated how to vote, you expressly authorise the Chair of the Meeting to exercise the proxy even if the resolution is connected directly or indirectly with the remuneration of Directors. The Chair of the Meeting intends to vote undirected proxies in favour of each item of business. Note that for the proxy appointment to be valid, an online proxy must be completed, or a signed paper form received by no later than 6.00 pm (EST) Tuesday 15 November 2022.

When voting is available, Members will be invited to vote online with a link sent to their email address registered with MOVE Bank. Members who require a paper proxy form, can request a proxy by contacting the Company Secretary at the contact details listed below.

Other Information

In accordance with the Corporations Act, there will also be an opportunity at the AGM for questions and comments from Members about the management of MOVE Bank and content of the Auditor's Report. To assist with the planning, timing and running of the meeting, would Members please contact the Company Secretary (details below) to give advanced notice of any questions that you may wish to raise at the AGM.

A concise version of MOVE Bank's 2022 Financial Report is available after the Explanatory Statement below. If you are attending the AGM and would like a copy of the full report at the meeting, please advise the Company Secretary who will take a copy to the AGM for you. Full copies are also available from movebank.com.au or can be collected in person at the Branch at Plaza Level, Central Station. You may also request a copy be sent to you by contacting the Company Secretary at the contact details listed below.

The Directors and staff of MOVE Bank look forward to seeing you at the AGM.

Yours sincerely,



Bernard Luton

Company Secretary

E companysecretary@movebank.com.au

P 1300 362 216



Meeting Agenda

1	Opening
2	Introduction
3	Apologies
4	Receipt of minutes of the 53 rd Annual General Meeting held 16 November 2021 (See Explanatory Statement – Item 1)
5	Action arising from the minutes of the previous meeting
6	Chair’s Review
7	Directors’ Report, Auditor’s Report and Financial Report
8	Appointment of Directors (See Explanatory Statement – Item 2)
9	Director remuneration (See Explanatory Statement – Item 3)
10	CEO Report
11	General Business
12	Close of Meeting

Explanatory Statement

1. Minutes Of Annual General Meeting (Agenda Item 4)

Minutes of the 53rd Annual General Meeting held 16 November 2021 are available by contacting the Company Secretary on the contact details listed in the Notice of Meeting.

2. Appointment Of Director (Agenda Item 8)

Directors Michael (Mick) Skinner and Scott Riedel will complete their current terms at the conclusion of the AGM. Directors Skinner and Riedel, being eligible, have renominated for election.

Accordingly, there are two elected director vacancies on the Board.

Other nominations for the two elected Board positions were called for in a Notice sent to members in the July 2022 MOVE Life and closed on 8 August 2022. As no additional nominations were received, the election process was discontinued and members will vote on the appointment of Mr Skinner and Mr Riedel as directors by separate resolutions at the AGM. In accordance with the Constitution, the Director Nominations Committee has completed the assessment process of the nominating candidates and has determined that Mr Skinner and Mr Riedel are deemed to be fit and proper in accordance with MOVE Bank’s Fit and Proper Policy.

At the end of this Explanatory Statement in Schedule “A” are the nominee profiles prepared and provided by the nominees.

3. Director Remuneration (Agenda Item 9)

At the AGM it will be proposed that the maximum total annual remuneration pool for the Board of Directors from the 2022-2023 financial year be increased in line with the Wages Price Index by 2.4% to \$312,320 plus superannuation. Note, due to the federal government’s increase to the superannuation guarantee levy by 0.50% from 1 July 2022, the overall increase in the pool including superannuation would be 2.9%.

Please note this figure is the proposed maximum total pool of **remuneration for the whole Board not remuneration for an individual director.**

SCHEDULE A

Director Nominee Profile



Mick Skinner

I have been a MOVE Bank member for over 40 years, and I have been a Non-Executive Director for nine years. I believe I have the necessary knowledge and skills to assist MOVE Bank to continue to grow.

I am passionate about how MOVE Bank has transformed from a Credit Union that gave great value back to its members, to a Financial Business that brings those wonderful Mutual attributes to a new generation, whilst still serving its long standing members, and gives back to their communities.



Scott Riedel

I have been a credit union member for 25 years. For the last six years I have been an elected director of the Board of MOVE Bank and have been a member of the Risk Management Committee or the Audit & Compliance Committee in that time. I am now seeking member re-appointment as a company Director.

I have worked in QR/QR National/Aurizon since 1987 and am currently performing the role of Head of SEQ, QR. In this role I lead 5000 people, delivering Freight and Passenger rail services across the SEQ region.

My education includes a Business Qualification from Queensland University of Technology and an Electrical Engineering Degree from the University of Queensland. I am currently a Chartered Executive Member of the Institute of Engineers and a Graduate of the Australian Institute of Company Directors.

My lengthy experience and friendships in the rail industry give me a passion for the credit union and the services it provides. I have been active in ensuring MOVE's financial education services reach people in QR to help them become financially independent. Over a thirty year railway career, I have observed firsthand the support that the credit union provides, particularly to regional members. I believe in the need for these trusted financial services and the support that the credit union provides. I am keen to be part of the development of these services into the future. If elected I look forward to working with the other board members and the management team to enable the development of the credit union into the future, for the benefit of its members.

Simplified Financial Reports

Income Statement	2022	2021
What we earned		
Interest income	15,411,048	17,086,353
Other income	1,857,063	1,558,523
Total earnings	17,268,111	18,644,876
What we spent		
Interest paid	3,172,942	5,073,427
Employee expenses	5,626,165	5,435,241
Other expenses	6,532,235	6,086,997
Income tax expenses	362,715	483,399
Total expenses	15,694,057	17,079,064
Surplus for the year	1,574,054	1,565,812

Balance Sheet	2022	2021
What we own		
Cash and investments	146,474,702	170,356,546
Furniture, fittings and equipment	4,146,243	4,587,546
Intangible and other assets	821,170	1,002,019
Plus what is owed to us		
Loans to members	530,539,995	538,113,921
Sundry debtors	505,746	370,057
Total assets	682,487,856	714,430,089
Deduct what we owe		
Deposits	585,197,077	618,929,964
Borrowings	25,167,590	25,267,366
Provisions for future expenses	666,232	671,975
Sundry creditors	1,413,418	913,426
Total liabilities	612,444,317	645,782,731
Which leaves		
Reserves	70,043,539	68,647,358
Total members funds	70,043,539	68,647,358

Current Interest Rates

All rates are per annum



HOME LOANS - From 23 September 2022

	Annual Rate	Comparison Rate ¹
Straightforward Home Loan L51 ²		
\$150,000 - \$499,999 (New Business)	4.19%	4.24%
\$500,000+ (New Business)	4.09%	4.14%
Straightforward Plus Home Loan L52		
\$150,000 - \$499,999 (New Business)	4.44%	4.49%
\$500,000+ (New Business)	4.34%	4.39%
Standard Variable Home Loan L20	5.75%	5.80%
Complete Package Variable Home Loan L21		
\$50,000 - \$249,999	5.00%	5.37%
\$250,000 - \$499,999	4.90%	5.28%
\$500,000 - \$749,999	4.80%	5.18%
\$750,000+	4.70%	5.08%
Complete Package Fixed Rate Home Loan L45 ³		
1 Year	4.99%	5.37%
2 Year	5.39%	5.45%
3 Year	5.69%	5.56%
5 Year	6.09%	5.84%

INVESTMENT LOANS - From 23 September 2022

	Annual Rate	Comparison Rate ¹
Straightforward Investment Loan L17 ²		
\$150,000 - \$499,999 (New Business)	4.34%	4.39%
\$500,000+ (New Business)	4.24%	4.29%
Straightforward Plus Investment Loan L18		
\$150,000 - \$499,999 (New Business)	4.59%	4.64%
\$500,000+ (New Business)	4.49%	4.54%
Standard Variable Investment Loan L15	6.34%	6.39%
Complete Package Variable Investment Loan L16 ⁴		
\$100,000 - \$249,999	5.59%	5.95%
\$250,000 - \$499,999	5.49%	5.85%
\$500,000 - \$749,999	5.39%	5.76%
\$750,000+	5.29%	5.66%
Complete Package Fixed Rate Investment Loan L46 ³		
1 Year	4.99%	5.89%
2 Year	5.59%	5.95%
3 Year	5.89%	6.04%
5 Year	6.29%	6.25%

Interest rates for construction and interest only loans are available upon request where applicable

CREDIT CARD - From 10 April 2019

	Interest free days ⁵	Retail Purchase Rate	Cash advance rate
Low Rate Credit Card # S7	Up to 45	8.99%	12.99%

Warning ¹ Comparison rate is based on a secured loan of \$150,000 for a term of 25 years. Different terms, fees or other loan amounts will result in different comparison rate. Fees and charges apply. Rates quoted are correct as stated and are subject to change without further notice. All rates quoted are per annum. All applications are subject to MOVE Bank's standard credit assessment and eligibility criteria. For up-to-date information on interest and comparison rates phone us on 1300 362 216 or visit movebank.com.au. ² Maximum LVR for PSI loans 80%. ³ Reverts to Complete Package Variable Home or Investment Loan at the applicable tier, based on the loan funded amount. Maximum LVR is 90% and minimum loan amount is \$100,000 for investment loans. ⁴ Maximum LVR is 90%. ⁵ The interest free period is not available on Cash Advances. The number of interest free days will depend on when you make your purchase and when your statement is issued. ⁶ Terms and conditions apply including minimum credit limit, please see the Key Fact Sheet on our website for further details. Rates are current as at 09/04/2019 and subject to change. All credit card applications are subject to credit assessment and approval. Fees and charges apply.

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Current Interest Rates

All rates are per annum



PERSONAL AND CAR LOANS - From 1 August 2022

	Annual Rate	Comparison Rate ⁷
New Fixed Rate Car Loan L23 [*] <i>Comparison rate based on a secured \$30,000 loan for 5 years.</i>	4.99%	5.26%
Green Fixed Rate Car Loan L24 [*] <i>Comparison rate based on a secured \$30,000 loan for 5 years.</i>	4.49%	4.76%
Any Age Car Loan L12 <i>Comparison rate based on a secured \$30,000 loan for 5 years.</i>	10.69%	10.97%
Personal Loan - Special Offer L10 [*] <i>Comparison rate based on an unsecured \$10,000 loan for 3 years.</i>	8.97%	9.99%
Personal Loan L11 <i>Comparison rate based on an unsecured \$10,000 loan for 3 years.</i>	13.74%	14.79%
Flexi Personal Credit [*]	12.29%	

SAVINGS ⁺ - From 1 October 2022

	Base Rate	Bonus Rate	Maximum Rate
Bonus Saver S10 <i>Interest calculated on daily balance and paid monthly. Maximum balance applied for bonus rate ⁸</i>	0.10%	2.60% ⁸	2.70%
Growth Saver S30 <i>Interest calculated on daily balance and paid monthly. Maximum balance applied for bonus rate ⁹</i>	0.10%	3.40% ⁹	3.50%
Online Saver ⁻ S20 <i>Interest calculated on daily balance and paid monthly.</i>			2.40%
Express Saver ⁻ S50 <i>Interest calculated on daily balance and paid monthly.</i>			1.85%
Everyday Saver ⁻ S1, S22 and S33 <i>Interest calculated on daily balance and paid monthly.</i>			0.01%
Christmas Saver S8 <i>Interest calculated on minimum monthly balance and paid on 31st October.</i>			0.25%

FIXED TERM DEPOSITS - From 23 September 2022

Term	Min. \$5,000 and above	Interest Paid
3 Months i3	1.85%	At maturity
4 Months i4	1.85%	At maturity
5 Months i5	1.85%	At maturity
6 Months i6	2.35%	At maturity
7 Months i7	2.50%	At maturity
8 Months i8	2.25%	At maturity
9 Months i9	2.55%	At maturity
10 Months i10	2.50%	At maturity
11 Months i11	2.50%	At maturity
12 Months i12	3.15%	At maturity
13 to 14 Months i13	2.85%	Annually ¹⁰
15 to 23 Months i30	2.85%	Annually ¹⁰
24 Months i30	3.55%	Annually ¹⁰
12 Months i40	3.05%	Monthly
13 to 14 Months i40	2.75%	Monthly
15 to 23 Months i50	2.75%	Monthly
24 Months i50	3.45%	Monthly

Warning ⁷ Comparison rates apply only to the examples given. Different terms, fees or other loan amounts will result in different comparison rate. Fees and charges apply. Rates quoted are correct as stated and are subject to change without further notice. All rates quoted are per annum. All applications are subject to MOVE Bank's standard credit assessment and eligibility criteria. For up-to-date information on interest and comparison rates phone us on 1300 362 216 or visit movebank.com.au. ^{*} Loan is not available for internal refinance. ⁻ Loan must be secured by a vehicle which complies with MOVE Bank's Green Vehicle Criteria available at movebank.com.au/gogreen. Loan is not available for internal refinance. ⁺ Loan excludes internal refinance and debt consolidation. Minimum loan amount \$10,000. This is a limited time offer and can be withdrawn at anytime without notice. ⁸When this account is in credit, interest is calculated and paid as per the corresponding SAVINGS rate for Everyday Saver S1, S22, S33. ⁹Deposits (Cheque and Internet Banking) over \$2M are subject to acceptance criteria and negotiation. ¹⁰Bonus rate applied on balances up to \$250,000 when the account holder makes a minimum deposit of \$200 and no withdrawals within a calendar month. Otherwise, the base rate applies. ¹¹Bonus rate applied on balances up to \$25,000 when the account holder makes a minimum deposit of \$200 and no withdrawals within a calendar month. Otherwise, the base rate applies. ¹²No credit interest will be paid to the savings account when it is an offset facility even where the credit balance exceeds the debit balance of the linked loan account. ¹³For terms longer than 12 months, interest is paid at 12 months and then at maturity

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Member Contact Centre

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BSB 724-100 **ABN** 91 087 651 090 **AFSL/Australian credit licence** 234536
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