

SERVICE One to One

SUMMER 2017

Find out what's coming

Additional products and services on their way

A new take on the Branch experience

How the new Gungahlin Branch differs

The National Health Co-op

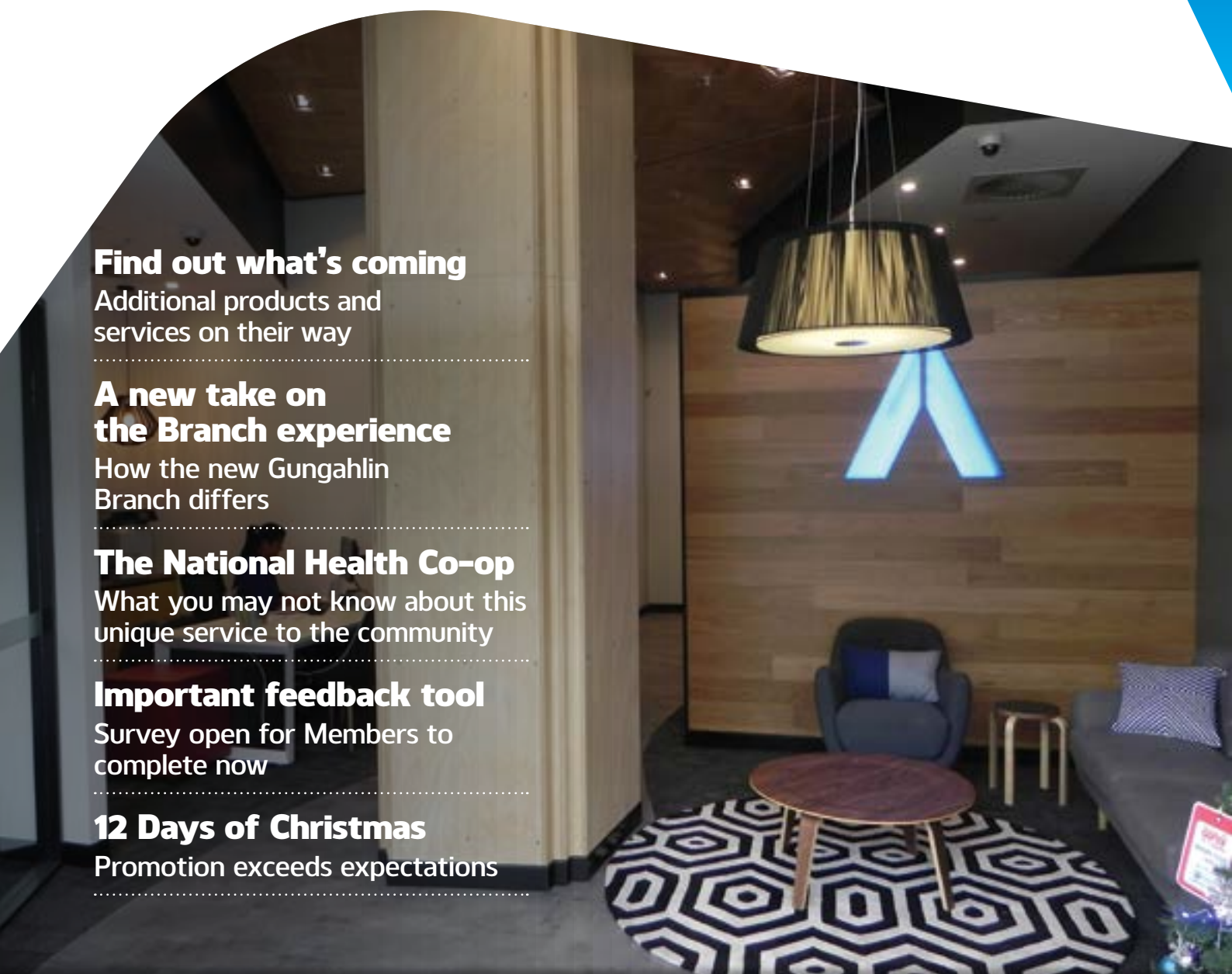
What you may not know about this unique service to the community

Important feedback tool

Survey open for Members to complete now

12 Days of Christmas

Promotion exceeds expectations



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A message from Matt

Six months into the role as Chief Executive and we continue to work hard to implement remaining aspects of the alliance with Bendigo and Adelaide Bank (Bendigo Bank). Come March it will be the two year milestone since the formation of the alliance and much work will be completed by this stage. This includes the transferring of banking licence associated costs to Bendigo Bank – one of the key components to achieve the cost savings that are a strength of the Alliance Bank model. Many Members would be aware we went through a core banking system upgrade at the end of November last year. With this saw the introduction of a refreshed eLink Internet banking experience. This was a significant upgrade for us and we did experience some downtime to services. In addition, the access URLs for both eLink Internet banking and eLink ON-THE-GO mobile banking changed and while redirects were in place, some Members experienced access issues. We sincerely apologise for this inconvenience and appreciate your patience during this period. As part of this process, we did receive some feedback from Members asking why we upgraded a system that wasn't broken. I can assure you we are not in the business of inconveniencing Members if we can help it. It is however, really important our core banking and other ancillary services such as Internet banking remain up-to-date so the security framework in place is as effective as possible and supported by our core banking partners. In addition, it's a timely reminder of the benefit of accessing eLink and eLink ON-THE-GO from the desktop and mobile homepages (soalliancebank.com.au or mobile.soalliancebank.com.au respectively) and not the login pages directly, as these provide the most up-to-date links.

This also provides the opportunity to review any system maintenance notices as our website remains an integral way of communicating these developments to Members.

This upgrade has provided the foundation for a rollout of additional products and services. You can find out more about these in this newsletter, but at a broad level this includes a no frills credit card with interest free period, an app and a refreshed suite of transactional and savings account options (that includes more tailored options for small business and community groups). In addition, we're looking to further expand small business banking products and introduce specialised agribusiness solutions.

It's been a long time coming but we are all looking forward to making these new products and services available to Members and encourage you to keep an eye on our website and in-Branch for information relating to these once they are introduced.

I'd also like to take this opportunity to congratulate long-term Director Erik Adriaanse on his appointment to Chair of the SERVICE ONE Board, following the retirement of John Clarke. The announcement was made at the Annual General Meeting in November and I know Erik is looking forward to the challenge and working more closely with the Executive team.

Until next issue

Matthew Smith
Chief Executive

Gungahlin Branch relocation

Late last year our Gungahlin Branch relocated to the newly redeveloped section of The Marketplace. Members who access this Branch will have noticed quite a different look-and-feel to other Branches as part of our network. SERVICE ONE Gungahlin boasts an open teller area with a Teller Cash Recycler, work pod areas and a comfortable waiting area.

Through the use of more natural materials and an open plan layout, the space has been designed to be warm and welcoming. Importantly, with transient areas that can offer increased discretion, the Branch can facilitate dialogue with Members about more in-depth financial needs such as lending and other products and services suited to quite specific needs.

SERVICE ONE Gungahlin is located at Shop 51 (opposite the Kmart entry), The Marketplace, Hibberson Street. It can be accessed either through the shopping centre or from Hibberson Street (near the bus interchange) as it has dual entries.

Survey remains important feedback tool

The Member survey is now available for Members to complete. Capturing your views on how well we're performing as well as what you consider important from a finance, banking and community perspective remains incredibly important and contributes to our business planning process.

Complete the survey by Friday 17 March 2017 and you'll go into the draw to win one of five \$200 account top-ups.

Access the survey and the associated terms and conditions by visiting soalliancebank.com.au.

Additional products and services coming...



No frills credit card

A no frills credit card with 55 days interest free and a low ongoing rate for both purchases and cash advances.



Xero and BankLink integration

For small businesses using these services, we'll be integrating with both the Xero and BankLink accounting software.



Mobile banking app

A customised app that will not only offer similar functionality as eLink ON-THE-GO mobile banking, but will include new features to help manage access cards, facilitate PIN changes, a TouchID login for iOS and more.



Commercial loans

For larger purchases such as commercial property or to fund new capital expenditures or cover operational costs, a SERVICE ONE Alliance Bank commercial loan will soon be available.



New suite of savings and transactional accounts

An expanded range of savings and transactional accounts with more tailored solutions for high volume transactors, clubs, associations and other community groups, small businesses and more.



Increased small business offering

A business credit card, options for equipment finance and additional lending solutions available for small businesses.

Keep an eye on our website at soalliancebank.com.au and in-Branch for updates on the introduction of these products and services.

The National Health Co-op *what you may not know*

Since the collaboration between SERVICE ONE and the National Health Co-op (NHC) was announced in October 2015, we have run a number of articles in the Member newsletter highlighting what the NHC offers and how SERVICE ONE Members can access these services at a subsidised price.

There are however some interesting facts to keep in mind about the NHC and the services they can provide you:

- ✓ the roster and resource allocation generally allows access to same day appointments
- ✓ appointments can be booked through a dedicated app on your smartphone that allows you to see available timeslots and the clinicians available at particular clinics
- ✓ with the third SERVICE ONE-funded clinic now open, there are eight NHC clinics across the ACT
- ✓ the NHC is one of the very few providers of bulk billed psychology services in Australia
- ✓ the NHC is the largest provider of primary health care services in the Canberra region, providing approximately 150,000 bulk billed appointments each year

- ✓ if you purchase NHC membership through SERVICE ONE at the subsidised price*, you will almost make your money back in just one GP visit (than if you attended a non-bulk billing clinic), and
- ✓ dependents under the age of 18 are covered as part of an adult NHC membership (so you and your children could all be covered under the one NHC membership (and price)).

The NHC is committed to providing easy and affordable access to GP services so their members take charge of their own health and more regularly visit a doctor. It is hoped by doing this, more serious ailments that can develop over a long period of time undiagnosed can be prevented.

If you're interested in NHC membership, pop into your local SERVICE ONE Branch or visit serviceone.com.au.

*Subject to Medicare guidelines and legislation.

SERVICE ONE'S 12 DAYS OF Christmas



In October we launched our 12 Days of Christmas promotion – encouraging Members and the general public to visit a Branch and complete an entry form by selecting the prize (from a list of 12) they'd like most for Christmas.

One prize is being drawn per day leading up to Christmas. At the time of printing, while we're still in the middle of awarding prizes, we've already managed to spread some joy over the holiday season, awarding a laptop, large screen TV, designer handbag, gaming console, digital camera, tablet, and more to come.

Well over 3,000 entries were received which is a fantastic effort. As such, we'll be making the \$1,000 donation to Barnardos as we easily reached the target of \$1 for the first 1,000 valid entries. Thanks to everyone who took the time to complete an entry form. Results from the promotion can be found at soalliancebank.com.au/12days.



Over the coming months you'll notice the introduction of the Do Good Banking insignia. This has been designed to help articulate our purpose as a social enterprise and that by choosing to bank through us, you're helping us do good for our Members and the local community. Not only are we customer-owned but our capital (retained profits) can now be used to invest in a greater good, with a focus on social and community benefit. This will not replace any existing brand applications but will become a new element.

Staff milestones

Congratulations to our staff milestones over the past six month period. Rebecca from Head Office reached 15 years of service and Paul from our Lending department celebrated five years of service. Well done to both.



Use your QR code scanner on your smartphone to 'Like' or 'Follow' us now.

Contact us

Phone

1300 361 761

Fax

(02) 6215 7171

Email

support@serviceone.com.au

Website and mobile

serviceone.com.au
soalliancebank.com.au

Visit us

Branches throughout the ACT and surrounding NSW. Visit serviceone.com.au/locate or phone 1300 361 761 for details.

Registered Office:
SERVICE ONE Mutual Limited
75 Denison Street
DEAKIN ACT 2600



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