



Welcome.

Well into 2018, there is so much happening already!

- Do you want to know how you can receive payments within seconds rather than overnight from other banks?
- Have you looked at using a “digital wallet” such as Apple Pay?
- We recognise the contribution of a valued community member who also happens to be the Treasurer of our **Community Bank**[®] company.
- We look back on some contributions our customers have made possible to the Tumby Bay and Cleve communities.
- **Community Bank**[®] agency Cleve represented well in the Cleve Christmas pageant.
- Find out what is happening with our branch team.
- School Banking is back again for the new school year – how your children can participate and learn to save!
- Do you have an award-winning credit card? We do!
- Protecting you against fraud.

Top of page: The Tumby Bay Tennis Club received a sponsorship to purchase new shirts for their junior team. The team are pictured on the header image of this page with Director Anne Swaffer.

SA Citizen of the Year.

Ned Roberts received the South Australian Citizen of the Year from His Excellency the Honourable Hieu Van Le at Government House. Ned has contributed to the **Community Bank**[®] company since its inception as a Director and Treasurer as well as with sporting clubs and Lions. He is a great example to us all and we are grateful for his contribution. Here he is pictured with his wife and family and two of the woman who nominated him, Helen (previously a Director) and Julie (previously our Chair).



Photo: Mayor Sam Telfer, Tumby Bay District Council.

Welcome back Karlee.

We have welcomed back Karlee Dunn after taking maternity leave to have her twins. Karlee is available for banking reviews and can help you with your insurances, personal loans, credit cards and transactional bank accounts. Karlee loves to assist our customers achieve their personal and financial goals. To make an appointment with her, call us on 8688 2046.*

Anita, Cameron and Matilda have celebrated the birth of Frankie (pictured right). Anita will be on leave until later this year.



* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Tumby Bay District Financial Services Limited 7 North Terrace, Tumby Bay SA 5605 **ABN 99 145 161 093**
Directors: Anne Swaffer, Tom Tierney, Lyndon Crosby, Wayne Branson, Phil Hoskin.

Real time payments are here!

Faster, simpler payments.

The simpler side of faster, simpler payments is now available in Bendigo e-banking. You can now register your your PayID.

Bendigo Bank proudly joins a number of Australian banks to enable customers of participating financial institutions to make and receive payments between bank accounts in real time.

A simple, fast and secure way to make payments, the New Payments Platform (NPP) uses world leading technology to help consumers to make payments immediately, and in a secure banking environment.

Bendigo Bank's Chief Customer Officer Marnie Baker said the platform is a revolution in Australian banking.

"Having to wait to receive payments, sometimes a few days, is an unnecessary inconvenience for Australian consumers," Ms Baker said.

"We're pleased to offer the New Payments Platform to Australian consumers, giving them a simple, fast and secure way to manage their finances with confidence.

"Our staged approach to rolling out this new technology means we can ensure every participating Bendigo Bank customer has the kind of exceptional experience they can expect from our Bank.

"We look forward to offering this new technology to our customers, and proudly join the financial services industry in rolling out this payment capability," she said.

For further information, please visit: <https://www.bendigobank.com.au/personal/ways-to-bank/real-time-payments>

Digital wallets.

With Bendigo Bank you can turn your phone into your wallet. Whether you are paying with Apple Pay, Samsung Pay or Google Pay, simply load an eligible Bendigo Bank card to your device and pay on the go.

From 28 February, Bendigo Bank will offer its customers Garmin Pay and Fitbit Pay, the first non-major bank to offer the complete suite of contactless payment options, including Apple Pay and Samsung Pay (2017) and Android

Pay – now known as Google Pay – in 2016. When also taking into account our Day 1 support of the NPP (PayID), our Protect+Pay App and our award winning Bendigo Bank App we are very well placed with meeting the digital payment needs of tech-savvy Australians.

An easy, safe and secure way to pay, Garmin Pay and Fitbit Pay offer consumers a wallet on their wrist, and all the convenience and choice that comes with wearable payment technologies.


To add your card to Garmin Pay

1. Launch Garmin Connect on your compatible Mobile.
2. Connect your phone to your watch via Bluetooth if it is not already connected.
3. Tap on "Garmin Pay" under more tab.
4. Tap on "Manage Your Wallet" shown on the screen to register your card. You will be required to set up a secure PIN in your watch if you have not enabled the secure PIN lock.
5. Enter your cards details to add your eligible cards in Garmin Pay.
6. Pay will prompt you to verify your digital card through a One-Time-Password or via Call Centre.

To add your card to Fitbit Pay

1. With your watch nearby, on the Fitbit app dashboard, tap or click the Account icon.
2. Tap or click your watch tile.
3. Tap or click the Wallet tile.
4. Follow the on-screen instructions to add a payment card. If you're adding a card for the first time, you'll be prompted to set a 4-digit PIN code for your watch (if you haven't already done so). Note that you also need to have Touch ID or a PIN code turned on for your phone.
5. After you've added a card, follow the on-screen instructions to turn on notifications for your phone (if you haven't already done so) to complete the setup. You can add up to 8 payment cards to the Wallet and choose 1 card to use on Ionic.

More information can be found on our website.




Gear up to grow.


Equipment Finance from Rural Bank.

Rural Bank's Equipment Finance gives you the power to purchase gear to grow your business, without draining your capital.

To find out more visit your local branch at 7 North Terrace, Tumbly Bay or phone 8688 2046 to speak to Judy Arbery.



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Available through  **Bendigo Bank**

Thank you to our Customers for making these sponsorships possible.

Keeping the beautiful voices singing in Tumbly Bay with a sponsorship to purchase new song books. Pictured right is the Tumbly Bay Sing Australia Club receiving their new books from Director Anne Swaffer.

The Cleve agency committee were very creative with the float they had in the Christmas Pageant (pictured below).



Bendigo Bank tops with feature-packed Low Rate Platinum Mastercard®.

Bendigo Bank has taken out first place in the Low Rate Platinum Credit Card category in the 2017 Mozo Expert's Choice Credit Card Award for the bank's Low Rate Platinum Mastercard product. The award follows Bendigo Bank's recognition by Australian consumers as the banking provider of choice in the annual Mozo People's Choice Awards.

In carrying out the 2017 Mozo Experts Choice Awards, Mozo analysed 190 personal credit card products issued by 66 Australian financial institutions.

Bendigo Bank Chief Customer Officer, Marnie Baker said, "We are very pleased to have again been recognised by Mozo for outstanding customer value, this time for our Low Rate Platinum Mastercard."

"Our Low Rate Platinum Mastercard comes with several additional features that all add up to provide new levels of consumer protection and value that you'd only usually expect to find with cards that come with much higher fees.

"We charge interest differently to other banks meaning that you could pay around half as much interest compared to other cards. Mobile phone and tablet insurance is also provided against loss or screen damage when customers buy a new device with the card, which is real peace of mind when you look at the replacement cost for these unforeseen events.

"There's an additional warranty protection on purchased goods such as electrical items too. We offer an extended warranty for up to 12 months after the original manufacturer's

warranty ends for up to \$5,000 per covered item, so that customers can enjoy additional peace of mind when shopping with the Bendigo Bank Low Rate Platinum Mastercard.

"We even include cover for stolen or damaged items with 90-day purchase protection on stolen or damaged items. In this event, we will repair the item, or credit the customer for the purchase price up to \$5,000 per item.

"Shopping with confidence that you've bought at a great price is also part of the value package. If a customer finds the same item that they have purchased with our Low Rate Platinum Mastercard for a much cheaper price, they can claim a refund for the difference if they make a claim within 30 days of purchase - as long as they've found the item for at least \$100 cheaper than their purchase price. Customers are covered for up to \$1,000 per item.

"Travellers gain access to special offers with Mastercard Priceless® Cities, which provides access to exclusive offers on unforgettable experiences around Australia and across the globe, from special offers on hotels, entertainment, dining, and shopping.

"As leaders in the Australian credit card market, we believe that we've struck a great balance with our credit card range when it comes to fairness, features and customer service excellence," Ms Baker concluded.

Card security.

At Bendigo Bank we make fraud our problem, not yours.

BendigoProtect® is our card security system which identifies unusual activity on your debit or credit card. As soon as a suspect transaction is detected by BendigoProtect, we will try to contact you to verify the transaction. If a transaction is fraudulent, we'll attempt to resolve the situation as soon as possible.

We offer a fraud, money back guarantee and you'll not be held liable if you haven't contributed to the loss and have notified us promptly of the theft, loss or misuse of your card/account.

Protect+Pay is our app which provides additional security for your cards. Once you download the app you'll be able to apply controls like temporarily blocking your card, or choosing when to allow certain transactions.

- You can contact Bendigo Bank for round-the-clock help with lost or stolen cards on:
Telephone: 1800 035 383 (Freecall)
Overseas Telephone: +61 3 5485 7872
(24 hours x 7 days)
- For more information on your fraud cover, see your card's terms and conditions.

Back to school, back to school banking.

The Bendigo Piggy Account is the perfect account to start your kids saving. Whether it's for the latest craze in computer games, for a new bike or just for a rainy day, we all know its never too early for kids to start learning about the benefits of budgeting and saving. This account is available for children

- under the age of 12
- interest which applies to the whole balance of the account
- a birthday card and gift from Piggy for children aged 4-10
- you can start with as little as \$1
- No monthly service fees
- Funds available at call.

School banking days for all participating schools is Wednesday.

Facebook.

If you would like to keep up to date with the latest from the Tumby Bay District **Community Bank**® Branch and Cleve agency, please like our Facebook page:

facebook.com/TumbyBayDistrictCommunityBankBranch

A credit card with credibility.

Qantas Platinum Mastercard®

Our Qantas Platinum Mastercard gives you a lower than average fee, and the opportunity to earn Qantas Points on the things you buy every day*. Plus, when you choose a Qantas Platinum Mastercard we can help local community groups and projects take flight.

Drop into your nearest branch at 7 North Terrace, Tumby Bay or phone 8688 2046 to apply or find out more about our Qantas Platinum Mastercard.



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Terms, conditions, fees and charges apply. All information is correct as at 1 August 2017 and is subject to change. Full details available on application. Lending criteria apply. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. *Qantas Points are earned on eligible transactions at the applicable conversion rate of 0.6 Qantas Points per dollar and are capped at 20,000 points per month – see Bendigo Credit Card Terms and Conditions or call 1300 236 344. A273419-6 (389230_v2) (7/03/2018)

Tumby Bay District Community Bank® Branch

7 North Terrace, Tumby Bay SA 5605 Phone: 8688 2046

Opening hours: Monday, Wednesday and Thursday 9.30am – 4.00pm, Friday 9.30am – 5.00pm

Wednesday and Thursday teller service available 9.30am – 2.00pm

Website: www.bendigobank.com.au/tumbybay facebook.com/TumbyBayDistrictCommunityBankBranch twitter.com/bendigobank

Cleve agency Cleve Pharmacy, 31 Main Street, Cleve SA 5640 Phone: 8628 2072

Opening hours: Monday to Friday 9.00am – 5.00pm



www.bendigobank.com.au

