

Joining Bank Australia Limited

Supporting your transition from
Australian Unity Bank to Bank Australia

Effective 24 November 2025



Acknowledgement of Country

At Bank Australia we respectfully acknowledge the Traditional Owners of all the lands on which we live and work, and we pay our respects to elders past and present. We recognise their continued connection to the land, waters and culture and we acknowledge their sovereignty has never been ceded. Our Melbourne head office is located on the land the Wurundjeri people of the Kulin Nation and our Sydney head office is located on the land of the Gadigal people of the Eora Nation.

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Important notices

What’s in this booklet

This booklet outlines key information you need to know about the transition to Bank Australia including important changes to your accounts and what you need to do on 24 November 2025.

Information in this booklet is correct as of 1 September 2025 but may be subject to change. If there are changes you will be informed.

Why you should read this booklet now

We encourage you to read this booklet so you can understand the key changes, feel informed and be prepared for the transition.

We recommend you keep this booklet as a handy guide to refer back to as it gets closer to the transition and to follow the step-by-step guide to set up your digital banking requirements as a Bank Australia customer.

Any questions?

Before the transition

If you need further assistance at this time you can continue to call the Australian Unity team on **1800 998 805** from Monday to Friday – 8:30am to 5:30pm AEST or email them at transitionsupport@australianunity.com.au.

After the transition

For questions from Monday 24 November you can call Bank Australia on **132 888** between 8am – 8pm Monday to Friday and 9.00am – 2.00pm Saturday, visit a branch or send a message via the ‘Contact Us’ page on the Bank Australia website at bankaust.com.au.

What do I need to do?



This booklet outlines key changes such as changes to your daily payment limits and changes to the terms and conditions of your accounts and products.

Date	Action
September	Read this booklet and familiarise yourself with the timeline and changes to your account.
1 week before transition	Ensure you have read the details on what is happening over the transition weekend. Scheduled Osko payments will be affected by the transition to Bank Australia. Scheduled payments to a PayID will be cancelled, scheduled payments to a BSB/account number may take up to 2 business days to be processed and message fields will be reduced or deleted. Please note the details of your scheduled Osko payments prior to the transition weekend, and prepare to make changes after the transition, via the Bank Australia app or Internet Banking. Refer to page 10 for further details. Please note that one off, real time Osko payments will not be affected by the transition, this change only affects scheduled Osko payments.
24 November	Follow steps on page 7 to: 1. Register for internet banking 2. Download the Bank Australia app 3. Update payments You will also receive a new Bank Australia card(s) (debit and/or credit card depending on what you had at Australian Unity) soon after the transition, please see page 15 with how to activate your new card. Other than carrying the Bank Australia brand, your new card will operate the same as your existing Australian Unity Bank card(s) and will have a new number and CVV. Your existing Australian Unity Bank card(s) will continue to work until 28 February 2026.

Welcome to Bank Australia

I would like to welcome you to Bank Australia and we look forward to you officially joining us on 24 November 2025.

Bank Australia started in 1957 as the CSIRO Co-operative Credit Society (later Sirocredit) and has grown and evolved since then by joining together with many other credit unions and co-operatives to become the mutual bank we are today. You can find out more about us on page 48.

As a customer-owned bank, we believe banking can be a force for good and together we can have a positive impact on our customers, their communities and the planet.

We are, and have always been 100% customer owned, which means we don't answer to external investors. That means our profits stay within the bank to improve services for customers and support our aim to bring purpose driven banking to more Australians. We use our lending and investments to create positive social and environmental change.

We assure our customers that their money will not be loaned to industries that do harm, like fossil fuels or live animal exports, and all of our loans are subject to our responsible banking policy. We seek to lend money to those we see as having a positive impact, including individual customers, clean energy transition, and affordable and accessible housing.

We're excited about the transfer of Australian Unity Bank to Bank Australia, which will provide you with the benefits of our larger customer service footprint, greater digital capability and increased scale.

We look forward to welcoming you to the Bank Australia community and making a positive impact for people and the planet together.



Damien Walsh,
Managing Director

What you need to do

What you need to do **on or after** 24 November 2025

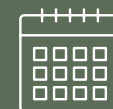
Please note you will not be able to login to Bank Australia internet banking or the app before 24 November 2025.



- 1. Login to Bank Australia internet banking** using your new Bank Australia customer number supplied by email or letter and existing Australian Unity Bank password and then you'll be prompted to change your password.



- 2. Download the Bank Australia mobile banking app** (via App Store or Google Play Store) after you have changed your password in internet banking.



- 3. Update payments.** Your existing payments, including direct debits, will continue as usual after the transition. For any new or ongoing payments, we recommend updating your payment details with your new BSB (313-140) and new account number to ensure payments continue, see page 15. For most customers there will be changes to your daily transaction limits, please see page 16 for further details.

1. Register for Bank Australia internet banking



Designed to be safe, simple and easy to navigate.

Internet banking gives you access to your accounts and an efficient way to complete your everyday banking online 24/7.

How to register and log in

There are a few things you'll need to do when logging into your Bank Australia internet banking for the first time from 24 November 2025.

- 1 Go to bankaust.com.au and click on the 'Log in' button at the top right of the page.
- 2 Log in using your **new Bank Australia customer number** that has been sent to you directly (you will receive via email or letter 4 weeks prior to the transition) and your existing Australian Unity Bank internet banking password to ensure you are logging in securely. If you've forgotten your password, simply click the link to go to the password reset page or call the Bank Australia contact centre on 13 28 88. You will not be able to log in prior to 24 November 2025.
- 3 You will then be prompted to select a new internet banking password. Please select a new password that meets our security requirements. Please ensure your mobile number is up to date in case we require two-factor authentication.
- 4 Please read and accept the new internet banking terms and conditions.
- 5 Ensure you only access your banking on your private computer and your anti-virus and anti-malware software is up to date.

If you are already a Bank Australia member you will be given a second customer number which requires a separate internet banking login. You will need to go through the above process to activate the second account. If you wish to combine into one account after the transition please call 132 888 and we'd be happy to assist.

2. Download the Bank Australia mobile banking app



With the Bank Australia mobile banking app you can enjoy a seamless everyday banking experience, including when you're transferring money, paying bills, and viewing your transaction history.

- 1 Download the app from the Apple app store or Google Play store
- 2 Before logging into the app, you'll need to register for internet banking and secure SMS (page 8)

1 Open the app and select 'Existing customer login'.

2 Enter your customer number and your internet banking password.

3 Choose a name for your phone (avoid using special characters).

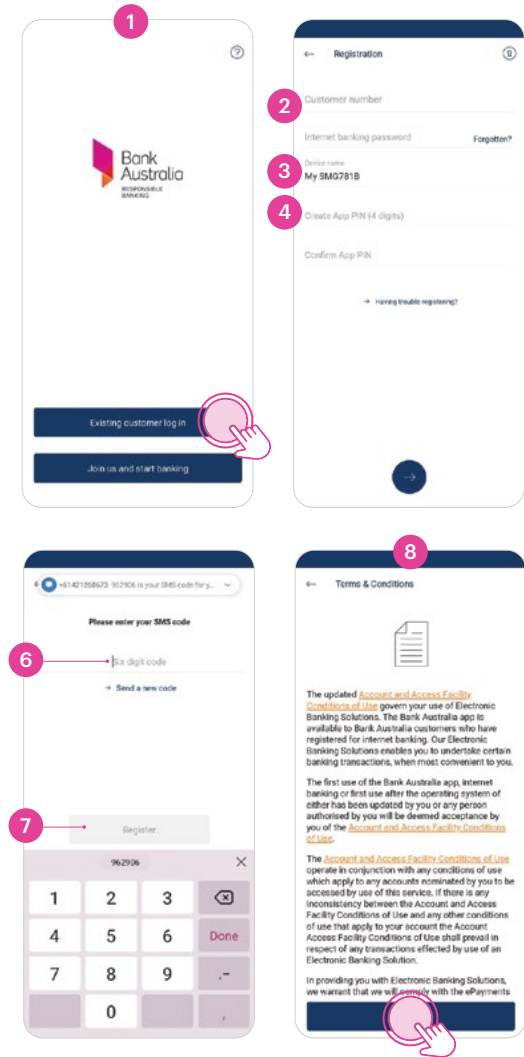
4 Create your 4-digit PIN.

5 Depending on your phone, you can choose to enable TouchID or FaceID to open the app.

6 We will then send you an SMS code to ensure it's really you logging in.

7 Enter the code and tap 'register'.

8 Read and accept the Terms and Conditions, and you're done.



Downloading the app is optional. For more information on how to use our app once you've downloaded it please visit our guide and you'll find a list of new features on page 46.

3. Changes to payments



We're pleased to confirm there will be no immediate changes to your existing electronic payments (regular payments, direct debits and direct credits excluding scheduled Osko payments*) as they will be automatically migrated to Bank Australia.

While the Australian Unity Bank BSB and account number will continue to be accepted, we encourage you to update the BSB and your account number for electronic payments made from 24 November 2025.

***Impacted scheduled Osko payments**

Bank Australia does not support scheduled Osko payments. Any scheduled Osko payments you have will be affected by the upcoming transition. If your payment is scheduled to a recipient's PayID (a mobile number or email), it will be cancelled during the transition. If you wish to maintain that scheduled payment after transition, you will need to recreate it via Bank Australia's app or Internet Banking using the recipient's BSB and account number, once you become a Bank Australia customer.

If your Osko payment is scheduled to a recipient's BSB and account number, it will be converted to a standard payment which can take up to 2 business days to process. It may also have a shorter or missing message field as the personal message (currently up to 280 characters) will not transfer and the reference field (currently up to 35 characters) will reduce to 18 characters.

All scheduled payments at Bank Australia can take up to 2 business days to process, so we recommend you consider adjusting the payment date to ensure they arrive on time and make any necessary message field changes.

See step-by-step instructions on [how to check](#) your scheduled Osko payments prior to the transition weekend.

Please note that one off, real time Osko payments will not be affected by the transition, this change only affects scheduled Osko payments.

A new Bank State Branch (BSB) number – 313-140

Please ensure you use 313-140 with your eight-digit Bank Australia account number when modifying or setting up any new direct debits or credits from 24 November 2025.

Provide your new account number for real-time payments

Payments made from 24 November 2025, using your existing Australian Unity Bank BSB and account number, will be received and may take up to 2 business days to credit your account. To ensure you receive your payments in real time, you will need to use your new Bank Australia BSB 313-140 and replace your customer number with your new Bank Australia account number.

Important information about the transition

The transition weekend in November and service disruptions

There will be brief disruptions to your usual account access and payments during the transition process to Bank Australia from the close of business Friday 21 November to Monday 24 November.

You can continue to use your physical and digital cards as usual during the transition process.

The following services will be impacted:

- There will be no access to Australian Unity internet banking or the banking app, this means you won't be able to transfer money between your accounts during this time
- Your cards will work with reduced daily limits.

While Bank Australia and Australian Unity will be working hard to ensure these disruptions are kept to a minimum, we recommend planning ahead if you have any significant financial transactions to make during this period.

Avoid service disruption: tips for you to do the week before the transition in November

1. Schedule payments early – set up any bill payments, direct debits, or transfers before the disruption window to avoid delays or missed deadlines.
2. Withdraw cash – while you will have access to your cards it doesn't hurt to have some cash on hand for small purchases.
3. Download statements or records – if you will need access to recent transactions or balances during the transition weekend, download or screenshot them in advance. Please note, your Australian Unity account statements will continue to be available to you via the Bank Australia internet banking and the mobile banking app from 24 November 2025.
4. If you are a victim of fraud or your card is lost or stolen during the transition period listed above the Visa fraud team is available 24 hours a day on 1300 705 750.

Banking safely and how to keep your account secure



Unfortunately, scams and fraud are more common than ever. Most scams are offering something that sounds too good to be true.

Protecting our customers is always a top priority and monitoring and protecting your money is a vital task.

Bank Australia is responding to increased scam activity by increasing education and investing in sophisticated tools (including artificial intelligence) to continuously improve detection and prevention. We know it can feel confusing to identify what's legitimate and what's not when it comes to scams and fraud, but being informed is the best way to protect yourself.

Scammers continue to engage individuals in new ways, including pretending to be their financial institution.

If you're ever unsure about a call or text message from Australian Unity Bank or Bank Australia, including prior to, during or after the transition, do not provide any of your personal details. Instead, hang up and call Australian Unity back directly any time before the transition or Bank Australia any time after the transition.

Please note Australian Unity Bank or Bank Australia will never call you to ask you to transfer money to another account including another financial institution or ask for you for your internet banking passwords.

Bank Australia's strong banking security

Securing your account is one of our top priorities and as a Bank Australia customer we take a number of measures to keep your money safe.

We will endeavour to:

- ✓ Actively monitor your accounts for unusual transactions.
- ✓ Actively seek to confirm with you any transactions that appear to be unusual via email, SMS, phone call or letter requesting confirmation of a transaction.
- ✓ Send you a copy of the Bank Australia Security Guidelines.
- ✓ Take proactive measures to restrict access to your account if we detect unusual activity and we are unable to confirm the legitimacy of the transactions with you.

We will never:

- ✗ Send you unsolicited emails asking for personal information.
- ✗ Ask you to disclose your PIN or personal banking details in an unsolicited email, SMS or telephone call.
- ✗ Ask you to disclose your card number or any other information on your card.
- ✗ Ask you to click on a link in an email which then asks you to log in to your account and verify your details.

Changes to your banking



Membership number

If you are already a Bank Australia member, you will receive a second customer number with instructions on how to login to Bank Australia internet banking. After the transition we'll be in touch to see if you'd like to consolidate your accounts to one. You can call us on 132 888 to set that up any time after 24 November 2025.

Account numbers and BSB

From 24 November 2025, each of your transaction, savings, term deposit, home loan, personal loans and credit cards will be given a new 8 digit Bank Australia account number. Please ensure you use your new BSB 313-140 with your new account numbers when you transact on your account. We will send you direct communication containing a table with your new account numbers.

If you have a customised account nickname e.g. 'Bills account' then this name will come across to Bank Australia as your account name and will be displayed in your digital banking.

Activating your new Bank Australia debit or credit card

Your existing Australian Unity Bank card(s) will continue to work from 24 November 2025 until 28 February 2026. You will be issued a new Bank Australia card after the transition and we encourage you to set it up and start using it straight away.

Steps to activate your new card:

- Please ensure your postal address is up to date, you can do this by logging in to your Australian Unity internet banking, to reduce the risk of your new card not arriving.
- Activate and start using your new Bank Australia card as soon as it arrives using the instructions provided with the card. You will receive your pin in a separate letter.
- Once your card is activated, please make sure to update any providers where payments come directly from your card i.e. subscriptions.

These steps will help ensure there are minimal disruptions to receiving and accessing your money.

To activate your new physical card, you have the option to do so via internet banking, our mobile banking app or by calling us on 13 28 88. You can also follow the prompts in our mobile banking app to set up your digital card or via the Apple or Samsung wallet.

For more information on bank cards visit: bankaust.com.au/support/bank-card-basics.

Australian Unity membership

Your membership status with Australian Unity will cease as part of the transition and you will receive a Bank Australia member share. However, if you hold another Australian Unity product, such as health insurance, a mutual capital instrument, or ownership in one of Australian Unity's retirement villages, your Australian Unity membership will remain active in addition to your Bank Australia membership.

You can find out more about Bank Australia member benefits at: bankaust.com.au/about-us.

You can continue to access your Australian Unity membership benefits until 23 November 2025. Find out more about these benefits at: australianunity.com.au/about-us/membership.

Bank Australia member shares

Every customer of Bank Australia has 1 equal share in the company. That means by transferring to Bank Australia it makes you a customer and a shareholder – we'll call you a member. Being customer owned means our customers have a voice and a vote on how the bank is run.

You can find out more about what being customer owned means at: bankaust.com.au/about-us/customer-owned.

Daily limits

For most customers there will be changes to your daily transaction limits. In the instance where your daily limit may increase, please remember to keep your accounts secure and always be aware of who and where you are transferring money to. If you are unsure about a payment or recipient, please call our contact centre for support.

Personal customers can alter transfer limits up to a maximum amount by logging into internet banking or the app for permanent changes, alternatively to make a one-off change to your transaction limits please call us.

We use Symantec VIP, a secure two-factor authentication tool that helps to protect your bank account from online

fraud. Customers need to register for Symantec VIP on your device for any limits above \$5,000. You can learn more [here](#) or by calling 132 888 to clarify any questions you may have.

Please note Bank Australia daily transfer limits apply per customer and not per account as held previously at Australian Unity.

Daily transfers	Australian Unity	Bank Australia
Internal transfer between your own personal accounts	Up to the balance of the account	Up to the balance of the account
Internal transfers (between your own account(s) held with the bank listed)	Up to the balance of the account	\$50,000 (between any Bank Australia accounts you are a signatory on)
External transfers (to an external party who does not hold an account with the bank listed)	\$1,250 per account	\$5,000 (Bank Australia accounts you do not have a relationship to and accounts outside Bank Australia)
International transfers	Unlimited	\$5,000
EFTPOS, bills and ATMs	Australian Unity	Bank Australia
BPAY	Unlimited	\$10,000
ATM/EFTPOS cash withdrawal	\$1,250	\$1,000
payWave (under \$100)	\$1,250	\$1,000
In-store purchases (insert card, select and enter PIN)	Up to the balance of the account	Up to the balance of the account
In-store purchases (credit)	Up to the credit limit	Up to the credit limit
Bank@Post	\$2,000 withdrawal limit per day	\$2,000 withdrawal limit per day

For a full outline of Bank Australia limits for debit and credit cards please visit: bankaust.com.au/support/bank-transfers-and-times.

Transactions made by speaking with us [on the phone](#) or at a [branch](#) have higher limits.

Statements

What happens to your statements

You will receive your final account statement from Australian Unity Bank in November, for the end of October period. If you have a credit card, you will receive your final billing statement in November, for the end of October period. Any transaction from the date of your last Australian Unity Bank statement will be listed on your next Bank Australia statement, which will be available via Bank Australia’s internet banking or mobile banking app after 24 November 2025.

You will receive your future statements in the same manner you previously received them from Australian Unity. Bank Australia will continue to follow your preferred method of communication, whether that’s an eStatement sent to your email address or a paper statement mailed to you. Personal customers can access and download up to 7 years history of statements via Bank Australia’s internet banking.

If you need a statement for your FY26 tax return the one provided by Bank Australia will include the months you’re with Australian Unity so you will not have to source multiple statements.

eStatements

If you’re already signed up to eStatements you’ll receive a Bank Australia eStatement monthly, commencing with your statement for November, available in early December 2025.

To sign up for eStatements through your Bank Australia internet banking, simply follow these steps:

- 1. Log in
- 2. Go to ‘Settings’ then ‘Manage eStatements’
- 3. Select ‘Register’ from ‘Actions’ and select the email address

You can also [register by phone](#), secure email or at a branch.



By choosing eStatements, you’re helping us save over 1 million sheets of paper a year.

For further information on statements please visit bankaust.com.au/support/statements-and-keeping-track.

Paper statements

Customers who have an existing overdraft and have opted to receive paper statements will continue to receive their statements monthly.

You can request paper statements by sending a secure mail in our internet banking or app, giving us a call, or visiting a branch.

Services available with your new Bank Australia debit and credit card

Service	Australian Unity	Bank Australia
Card controls	• Card lock/unlock • Report/Replace lost/damaged/stolen card • Add to digital wallet • PIN change	Same features as Australian Unity. Plus you can set up preferences for how you'd like to use your card and keep it safe. These include the option to enable or disable: • Card lock • payWave (tap & pay) transactions • In-store transactions • Online transactions • ATM withdrawals • Digital wallet • International transactions
Round up functionality	N/A	Ability to round up to nearest \$1, \$5 or \$10 on eligible purchases, with the extra amount credited to your nominated round up savings account or eligible credit card.

More detail available at bankaust.com.au/support/card-control-settings.

Access to branch network

Bank Australia has 15 branches across Victoria, New South Wales, Queensland and the Australian Capital Territory with customer service support available at each. These are made up of the Bank Australia and Qudos Bank branches following our merger in July 2025.

For a complete list of branches visit: bankaust.com.au/support/branches.

ATM access

As a Bank Australia customer, you will have fee free access to Bank Australia ATMs, Qudos Bank ATMs and those of the four 4 major banks including ANZ, Commonwealth Bank, NAB and Westpac. You will no longer have fee free access to the Precinct network of ATMs. You can still make cash deposits and withdrawals at any Australia Post Bank@Post outlet. Limits apply, so make sure you ask your local Australia Post Bank@Post which ones may apply to you.



Changes to your existing products



We are aiming to ensure we can provide you with a highly competitive range of financial products and services. We're committed to making this transition as seamless as possible and ensuring we deliver to you an exceptional customer experience but there will be some changes which we've already summarised but are now covered in more detail below.

Changes we need to make to your Australian Unity accounts may include the features of products or product names, changes to fees and charges, terms and conditions and interest rates. In this booklet, we aim to make these changes as clear and easy to understand as possible. Australian Unity will have sent you information on your current product name via email or letter.

Interest earned from your Australian Unity bank account will be automatically accrued and transferred to your new Bank Australia account.

The interest rates listed on the following pages are variable rates, which means they are subject to change, including when the Reserve Bank of Australia changes to official interest rates. They are correct as at 1 September 2025 and may change. For the latest interest rates, please refer to the [Savings and term deposit rates schedule](#) and [Loans Interest Rate Schedule](#) on the Bank Australia website (www.bankaustralia.com.au).

As part of your product change, you will also be moving to Bank Australia's terms and conditions (excluding current home loans and personal loans where you will retain your existing Australian Unity terms and conditions). These can be accessed [here](#).

The following table details product changes effective 24 November 2025. For any changes you'd like to make to the product you hold after transition please contact our Australia-based contact centre on 132 888 to discuss.



Transaction accounts

What's changing	Australian Unity	Bank Australia
Product name	Healthy Banking Everyday Transaction (S39)	Everyday Access
Interest calculation and payment frequency	Non-interest bearing account.	Non-interest bearing account.
Account fees	No monthly account fees. Staff assisted withdrawal and some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)
Product name	Everyday Banking (S1)	Everyday Access, Mortgage Offset, Commercial Access, mySaver
Interest calculation and payment frequency	<i>Interest tiers:</i> Any balance: 0.01% p.a. Interest is calculated daily on whole of balance and credited quarterly.	Everyday Access Non-interest bearing account. Commercial Access For non-personal accounts. Non-interest bearing account. mySaver For personal accounts for customers under 25 years of age. <i>Interest tiers:</i> Make a deposit of at least \$10 and no withdrawals each month to get an interest rate of: • \$0 – \$50,000: 4.35% p.a. • \$50,000.01 – \$250,000: 4.00% p.a. • If bonus interest conditions aren't met: 0.10% p.a. Interest is calculated daily on whole of balance and credited monthly. Mortgage offsets For offset accounts linked to a home loan.
Account fees	EFTPOS purchase, Cash out with EFTPOS, Direct Debit Fee, Debit card Fee and Australia Post Bank@Post withdrawal fee applies. Transaction fee rebate available based on relationship balance.	No monthly account fees. Some service fees may apply (see page 38).

What's changing	Australian Unity	Bank Australia
Product name	Cash Management (S18)	Cash Management
Interest calculation and payment frequency	<i>Interest tiers:</i> • Any balance: 1.85% p.a. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers:</i> • Any balance: 1.85% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Most deposits, withdrawals and transfers are free. Some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)
Product name	Golden Saver (S55)	Golden Saver
Interest calculation and payment frequency	<i>Interest tiers:</i> • \$0 – \$48,000: 0.01% p.a. • >\$48,001: 2.10% p.a. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers:</i> • \$0 – \$48,000: 0.01% p.a. • >\$48,001: 2.10% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Most deposits, withdrawals and transfers are free. Some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)
Product name	On Call Savings No.2 (S2), On Call Savings No.3 (S3), On Call Savings No. 4 (S4)	Everyday Access
Interest calculation and payment frequency	<i>Interest tiers:</i> Any balance: 0.01% p.a. Interest is calculated daily on whole of balance and credited quarterly.	Non-interest bearing account.
Account fees	EFTPOS purchase, Cash out with EFTPOS, Direct Debit Fee, Debit card Fee and Australia Post Bank@Post withdrawal fee applies. Transaction fee rebate available based on relationship balance.	No monthly account fees. Some service fees may apply (see page 38)
Product name	Cash Rewards (S46) (linked to Visa Cash Rewards Credit Card)	Everyday Access
Interest calculation and payment frequency	Non-interest bearing account.	Non-interest bearing account.
Account fees	Most deposits, withdrawals and transfers are free. Some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38).

What's changing	Australian Unity	Bank Australia
Product name	Healthy, Wealth and Happiness Everyday Offset (S31) Wealth Builder Offset (S32) Stnd Var Offset-I85 (SMSF Offset account) (S85) Stnd Var Offset-I86 (S86) Mortgage offset – L account (S99)	Mortgage Offset <i>*Existing offset accounts will remain unchanged. After system migration new offset accounts or offset accounts varied by the customer as part of a Rate or Product Variation will be subject to standard Mortgage offset account eligibility criteria.</i>
Interest calculation and payment frequency	100% offset facility	100% offset facility – no interest charged on the portion of the loan that is equal to the balance of the offset account. Full transaction account with all the deposit and withdrawal access methods.
Account fees	No monthly account fees. Most deposits, withdrawals and transfers are free. Some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)

For further information please refer to Bank Australia’s [account and access facility conditions of use](#) and [deposits fees charges and transaction limits](#) available on our website. The rates are correct as at 1 September 2025.
For the latest interest rates, please refer to the [savings and term deposit rates schedule](#) on our website.

Savings accounts

From 24 November 2025 for your savings account, you will not be required to transact via a linked transaction account. You can make deposits and online withdrawals directly to and from your savings accounts via your internet banking or mobile app.

What's changing	Australian Unity	Bank Australia
Product name	Easy Saver Plus (S35)	Online Saver
Interest calculation and payment frequency	<i>Interest tiers:</i> - Variable base interest: 3.35% p.a - Fixed bonus interest: 0.65% p.a. Receive total introductory rate (variable base plus fixed bonus interest) for 4 months up to \$250,000. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers:</i> \$0 – \$4,999.99: 0.01% p.a. \$5,000 – \$149,999.99: 3.20% p.a. >\$150,000: 3.20% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Staff assisted withdrawal and some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)

What's changing	Australian Unity	Bank Australia
Product name	Active Saver (S36)	Bonus Saver
Interest calculation and payment frequency	<i>Interest tiers:</i> - Base: 0.01% p.a. - Bonus (up to \$500,000): 3.99%p.a. Interest is calculated daily on whole of balance and credited monthly. <i>Bonus conditions:</i> \$250 deposit and no account withdrawals during the month to earn bonus interest; base interest rate has no account conditions.	<i>Interest tiers</i> \$0 – \$100,000: 4.35% p.a. \$100,000.01 – \$250,000: 4.00% p.a. \$250,000.01 – \$500,000: 3.55% p.a. >\$500,000.01: 3.25% p.a. - If bonus interest conditions aren’t met: 0.10% p.a. Interest is calculated daily on whole of balance and credited monthly. <i>Bonus conditions:</i> \$100 deposit and no account withdrawals during the month to earn bonus interest; base interest rate has no account conditions.
Account fees	Staff assisted withdrawal and some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)
Product name	Freedom Saver (S37)	Freedom Saver
Interest calculation and payment frequency	<i>Interest tiers:</i> \$0 – \$50,000: 4.35% p.a. \$50,000.01 – \$250,000: 4.25% p.a. \$250,000.01 – \$500,000: 3.50% p.a. \$500,000.01 – \$5million: 3.00% p.a. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers:</i> \$0 – \$50,000: 4.35% p.a. \$50,000.01 – \$250,000: 4.25% p.a. \$250,000.01 – \$500,000: 3.50% p.a. \$500,000.01 – \$5 million: 3.00% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Staff assisted withdrawal and some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)
Product name	Net Invest (S10)	Net Invest
Interest calculation and payment frequency	<i>Interest tiers:</i> Any balance: 2.10% p.a. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers:</i> Any balance: 2.10% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Staff assisted withdrawal and some service fees may apply. Transaction fee rebate available based on relationship balance.	No monthly account fees. Some service fees may apply (see page 38)



What's changing	Australian Unity	Bank Australia
Product name	Easy Saver (\$38)	Online Saver
Interest calculation and payment frequency	<i>Interest tiers:</i> Any balance 0.01% p.a. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers</i> \$0 – \$4,999.99: 0.01% p.a. \$5,000 – \$149,999.99: 3.20% p.a. >\$150,000: 3.20% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Staff assisted withdrawal and some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)

For further information please refer to Bank Australia’s [account and access facility conditions of use](#) and [deposits fees charges and transaction limits](#) available on our website. The rates are correct as at 1 September 2025.

For the latest interest rates, please refer to the [savings and term deposit rates schedule](#) on our website.

Kids and youth accounts

The Bank Australia mySaver is our under 25s savings account for children, teens and young adults. If your child is 12 or younger, a parent or guardian will operate the account as a signatory. Those 13 years of age or older are eligible to apply for a Visa Debit card with Bank Australia, if they don’t currently hold a Visa Debit card with Australian Unity. Once your child turns 13 years of age, your child can remove a parent or guardian as a signatory and apply for a Visa Debit card and access digital banking.

When mySaver account customers turn 25 years old they will be automatically changed to an Everyday Access or Bonus Saver account and some terms and conditions will change. We will notify customers before any of these changes take effect.

What's changing	Australian Unity	Bank Australia
Product name	Kids Saver (\$49) *for personal customers up to 14 years of age.	mySaver *for personal customers up to 25 years of age.
Interest calculation and payment frequency	<i>Interest tiers:</i> - Base: 0.50% p.a. - Bonus (up to \$20,000): 1.50% p.a. Interest is calculated daily on whole of balance and credited monthly. <i>Bonus conditions:</i> \$5 deposit and no account withdrawals during the month to earn bonus interest; base interest rate has no account conditions	<i>Interest tiers:</i> \$0 – \$50,000: 4.35% p.a. \$50,000.01 – \$250,000: 4.00% p.a. - If bonus interest conditions aren’t met 0.10% p.a. Interest is calculated daily on whole of balance and credited monthly. <i>Bonus conditions:</i> \$10 deposit and no account withdrawals during the month to earn bonus interest; base interest rate has no account conditions
Account fees	Staff assisted withdrawal and some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)

Tip: If you have an automatic deposit set up for \$5 where you have previously provided your account number you should update it after 24 November 2025 with your new BSB and account number to ensure you receive the payment in real time. Remember to update your automatic deposit amount to \$10 from 1 December to meet the bonus interest criteria.

For further information please refer to Bank Australia’s [account and access facility conditions of use](#) and [deposits fees charges and transaction limits](#) available on our website. The rates are correct as at 1 September 2025.

For the latest interest rates, please refer to the [savings and term deposit rates schedule](#) on our website.

Business and self-managed super funds accounts

If you currently hold an account for business or for self-managed super fund purposes, your existing Australian Unity bank accounts will be moved to the accounts detailed in the tables below.

What's changing	Australian Unity	Bank Australia
Product name	SMSF Cash Management (\$50)	SMSF Cash Management
Interest calculation and payment frequency	<i>Interest tiers:</i> • Any balance: 1.85% p.a. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers:</i> • Any balance: 1.85% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Most deposits, withdrawals and transfers are free. Some service fees may apply.	No monthly account fees. Some service fees may apply (see page 38)
Product name	Business Banking Transactional (\$40)	Commercial Access
Interest calculation and payment frequency	<i>Interest tiers:</i> • Any balance: 0.01% p.a. Interest is calculated daily on whole of balance and credited quarterly.	Non-interest bearing account.
Account fees	Most deposits, withdrawals and transfers are free. Some service fees may apply.	Monthly account fee waived. Some service fees may apply (see page 38)
Product name	Corporate at call (11am) (\$11)	Commercial Saver
Interest calculation and payment frequency	<i>Interest tiers:</i> • Any balance: 3.60% p.a. Interest is calculated daily on whole of balance and credited monthly.	<i>Interest tiers</i> • \$0 – \$9,999.99: 0.00% p.a. • >\$10,000: 0.70% p.a. Interest is calculated daily on whole of balance and credited monthly.
Account fees	Most deposits, withdrawals and transfers are free. Some service fees may apply. Transaction fee rebate available based on relationship balance.	No monthly account fees. Some service fees may apply (see page 38)

For further information please refer to Bank Australia’s [account and access facility conditions of use](#) and [deposits fees charges and transaction limits](#) available on our website. The rates are correct as at 1 September 2025.
For the latest interest rates, please refer to the [savings and term deposit rates schedule](#) on our website.

Retail term deposits and self-managed super funds term deposits

From 24 November 2025, your current Australian Unity Bank Term Deposits or SMSF Term Deposit will convert with no changes to your interest rate, term and interest payment frequency. You’ll receive a written notification 14 days prior to maturity with the options available to you. Upon maturity, you will have a grace period of 14 days to be able to choose to withdraw all or part of your funds or reinvest your term deposit for any new Bank Australia term option. If we don’t receive instructions from you, your term deposit will automatically be reinvested to a similar option at the advertised rate at the date of maturity.

Australian Unity Retail Term Deposits		Interest Credited			
Term (>\$5,000)	Maturity	Monthly	Quarterly	Half-Yearly	Annually
1 month	✓				
2 months	✓				
3 months	✓				
4 months	✓				
5 months	✓				
6 months	✓				
7 months	✓				
8 months	✓				
9 months	✓				
10 months	✓				
11 months	✓				
1 year	✓	✓	✓	✓	
18 months				✓	✓
2 years				✓	✓
3 years				✓	✓
4 years				✓	✓
5 years				✓	✓



Australian Unity SMSF Term Deposits		Interest Credited	
Term (>\$5,000)	Maturity	Half-Yearly	Annually
1 Month	✓		
2 Months	✓		
3 Months	✓		
4 Months	✓		
5 Months	✓		
6 Months	✓		
7 Months	✓		
8 Months	✓		
9 Months	✓		
10 Months	✓		
11 Months	✓		
1 Year	✓		
2 Years		✓	✓
3 Years		✓	✓
4 Years		✓	✓
5 Years		✓	✓

Bank Australia Term Deposits		Interest Credited			
Term (>\$500)	Maturity	Monthly	Quarterly	Half-Yearly	Annually
1 month	Term not available				
2 months	Term not available				
3 months	✓				
4 months	Term not available				
5 months	Term not available				
6 months	✓	✓			
7 months	Term not available				
8 months	Term not available				
9 months	✓				
10 months	Term not available				
11 months	Term not available				
1 year	✓	✓			
18 months	Term not available				
2 years	✓	✓			
3 years	✓	✓			
4 years	Term not available				
5 years	Term not available				

What's changing	Australian Unity	Bank Australia
Minimum Investment	\$5,000	\$500
Maturity Instructions	At least 14 days prior to maturity, you'll receive a written notification letting you know that your term deposit is due to mature and process your term deposit balance per your provided instructions. Interest earned may be reinvested into your term deposit or have interest credited to your nominated account. If we don't receive any instructions from you prior to maturity, it will automatically be reinvested at the advertised interest rate at the date of maturity. You have a grace period of 14 days, from the maturity date to change the details of your term deposit by contacting Bank Australia or logging into internet banking.	

Early redemptions and adding funds to a retail term deposit

For fixed term deposits opened or reinvested, an early redemption request is subject to the 31 days’ advance notice period. The request for early redemption may be for partial or full redemption of the term deposit funds.

Adding funds to a term deposit can only be actioned once the term has matured or where an early redemption has been requested.

What's changing	Australian Unity	Bank Australia														
Early redemptions	For fixed term deposits opened or reinvested on or after 1 February 2024, if you wish to withdraw money from your term deposit before the end of its term or break a term deposit, you'll need to give us 31 days' notice.	If you wish to withdraw money from your term deposit before the end of its term or break a term deposit, you'll need to give us 31 days' notice.														
Early redemption fee	The acceptance of an early redemption request will be subject to an interest adjustment, calculated as a percentage on the actual term of the deposit, referenced to the original maturity date. Pro rata interest at agreed fixed rate – pro rata interest adjustment = Interest Payable Amount Reduction in rate table: <table><tr><th>Held for term (inclusive)</th><th>Reduction in rate</th></tr><tr><td>0-10%</td><td>S1 savings rate</td></tr><tr><td>11-20%</td><td>80%</td></tr><tr><td>21-40%</td><td>60%</td></tr><tr><td>41-60%</td><td>40%</td></tr><tr><td>61-80%</td><td>20%</td></tr><tr><td>81-99%</td><td>10%</td></tr></table>	Held for term (inclusive)	Reduction in rate	0-10%	S1 savings rate	11-20%	80%	21-40%	60%	41-60%	40%	61-80%	20%	81-99%	10%	The request for early withdrawal will incur an interest adjustment to the accrued interest. The interest rate applicable to principal amounts withdrawn early will be adjusted by the percentage of the current term over the original agreed term. For example, if the term deposit is held for 80% of the original term, 80% of the accrued interest on the amount withdrawn will be paid upon early redemption. Any funds you leave in the account will continue to earn interest at the interest rate originally agreed. The minimum investment amount of \$500 must be retained in the term deposit. For monthly income term deposits, during the notice period no interest will be earned on the portion of the term deposit being withdrawn.
Held for term (inclusive)	Reduction in rate															
0-10%	S1 savings rate															
11-20%	80%															
21-40%	60%															
41-60%	40%															
61-80%	20%															
81-99%	10%															

For further information please refer to Bank Australia’s [account and access facility conditions of use](#) and [deposits fees charges and transaction limits](#) available on our website. The rates are correct as at 1 September 2025. For the latest interest rates, please refer to the [savings and term deposit rates schedule](#) on our website.

Loan accounts

From 24 November 2025 your Australian Unity loan, interest rate and current benefits such as discounts and fee waivers will automatically migrate to a Bank Australia loan.

Your automated repayments will continue to work after the transition to Bank Australia. For those with manual repayments these can be made from your Australian Unity account until 21 November and you can continue to do so once you set up your Bank Australia internet banking from 24 November.

Home loan terms and conditions will be maintained at transition, but Bank Australia fees and charges will apply. This booklet constitutes notice of this change.

Changes to loan account names

There will be changes to loan account names set out below, and to fees and charges on page 36.

The following table details loan account name changes effective 24 November 2025.

Australian Unity	Bank Australia
Home Loans – Owner Occupied	
L33 – Kickstarter Loan	Basic Home Loan
L2 – Home Loan	Premium Home Loan*
L31 – Health Wealth Happiness Loan	
L86, L99 – Standard Choice Home Loan	
L31 – Health Wealth Happiness Package	Offset Home Loan*
L86, L99 – Premium Choice Home Loan	
Home Loans – Investment	
L2 – Home Loan – Investment	Premium Investment Loan*
L32– Wealth Builder Investor Loan	
L86, L99 – Standard Choice Home Loan – Investment	
L32– Wealth Builder Investor Package	Offset Investment Loan*
L86, L99 – Premium Choice Home Loan – Investment	
Commercial Loans	
L85 Commercial Lending	Commercial Loan
L85 Commercial Lending	SMSF Loan
Unsecured overdrafts	
S1, S40, S55	Overdraft
Car & Personal Loans	
L51 Personal Loan	Fixed New Car Loan, New Car Loan
	Lifestyle Personal Loan

*If applicable the product name will also display whether the loan is Fixed and/or Interest Only (IO).



Bank Australia will not allow home loans in credit

Bank Australia will not allow funds to be paid into home loan accounts beyond the contracted amount of credit. This means we do not allow you to have funds in your redraw facility greater than the amount of credit contracted. If your home loan is in credit, Bank Australia will contact you to request the extra funds be redrawn or transferred from the account. For example, if your contracted amount of credit is \$450,000 and you have paid \$455,000, then your loan will be in credit and the extra \$5,000 in redraw will need to be transferred from the home loan account to bring the balance back to the contracted amount of \$450,000.

Overdrafts

Minimum monthly repayment \$20 or 2.5% of the closing balance of the statement of account, whichever is greater, in addition to any amount owing which exceeds than overdraft limit. Overdraft administration fee of \$50 annually.

Credit cards

From 24 November 2025, the Australian Unity Low Rate Visa Credit Card and Visa Credit Card with Cash Rewards will automatically migrate to a Bank Australia Visa Credit Card with 9.90% interest rate. If your credit card has a discounted rate, this rate will apply and will appear on your statement.

The Visa Credit Card new conditions will apply as follows:

- The maximum interest free period for credit purchases is 55 days.
- A cash advance fee of \$3.50 is payable and debited to your account each time a cash advance transaction is made.
- A cash advance transaction is any debit transaction with the exclusion of Visa purchases and includes (but is not limited to) EFTPOS, ATM, transfers and cash withdrawal transactions.

The following table details the changes to be effective 24 November 2025. The Bank Australia credit card key fact sheet can be found [here](#).

What's changing	Australian Unity		Bank Australia
	Low Rate Visa Credit Card	Visa Credit Card with Cash Rewards	Visa Credit Card
Product name	S44	S45	
Purchase Rate (interest)	9.90%	16.58%	9.90%
Cash Advance Rate	18.99%	18.99%	9.90%
Interest Free Days	Up to 45 days	Up to 45 days	Up to 55 days
Annual Card Fee	\$59	\$79	\$0
Minimum monthly repayment	3% of the outstanding balance or \$25 whichever is greater. Repayments are due on the 16th of the month.	3% of the outstanding balance or \$25 whichever is greater. Repayments are due on the 16th of the month.	\$20 or 2.5% of the closing balance of the statement of account, whichever is greater, in addition to any amount owing which exceeds the credit limit. Repayments are due on the 24th of the month.
Cash Rewards	Not applicable	\$1 for every \$200 on retail purchases (up to 31 Oct 2025)	No cash rewards
Payment frequency	Monthly	Monthly	Monthly
Interest calculated	Daily	Daily	Daily
Statement frequency	Monthly	Monthly	Monthly
Cash advance fee – domestic	\$5	\$5	\$3.50
Cash advance fee – overseas	\$5	\$5	\$3.50 plus International Transaction Fee (ITF)
International Transaction fee (ITF)	3% of transaction value (AUD)	3% of transaction value (AUD)	3% of transaction value (AUD)
Card replacement fee after 2 replacements	\$20	\$20	\$0
Emergency overseas card replacement cash	US\$175	US\$175	US\$175

Visa Cash Rewards will be ceasing effective 1 November 2025

The cash rewards component of the Visa Cash Rewards Credit Card will be ceasing for all Australian Unity Bank customers effective 1 November 2025. You can continue to use your Visa Cash Rewards credit card after this date, however, you will no longer earn points on your purchases. There will be no impact to credit card transactions.

Loan fees and charges

The following fees and charges that may occur during your current contract are changing to be effective 24 November 2025.

What's changing	Australian Unity	Bank Australia
Home Loan fees		
Establishment fee – Kickstarter/Basic/ non package	\$600	\$0
Home Loan annual fee – Package/Offset	\$399	\$199
Bridging Home Loan establishment fee	N/A	\$595
Construction loan	\$750	as per loan type
Other home loan fees		
Staff assisted redraw#	\$50 (minimum redraw \$500)	\$0 (no minimum redraw)
Self-serve redraw#	\$0 (minimum redraw \$500)	\$0 (no minimum redraw)
Additional progress payment – construction	\$50	\$0
Change of Security fee	\$199	\$0
Portability fee – new mortgage	N/A	\$500
Top up fee	\$299	\$0
Fixed rate lock fee	0.15% of fixed amount, minimum fee \$499	0.10% of approved loan amount per rate lock (minimum \$50 applies)
Break fee on fixed rate loans	Variable	Cost of funds calculation
Additional Valuation Fee	\$349	\$0
Home loan discharge fee	\$375	\$275
Product switch fee	\$399	\$0
Interest type switch fee	\$249	\$0
Loan re-documentation	\$150	\$0
Loan re-structure	\$399	\$0
Audit request	\$30 per hour	\$0
Documentation search	\$30 per hour (min charge \$15)	\$0
Preparation of deed of priority	\$399	\$0
Title/documentation production fee	\$249	\$0



What's changing	Australian Unity	Bank Australia
Other home loan fees		
Car Loan establishment fee	\$199	\$150
Personal Loan establishment fee	\$199	\$150

Please see the lending and credit card fees, charges and transaction limits on Bank Australia’s website available [here](#).

BPAY cannot be performed directly from your loan account. Funds must be transferred to a transactional account first in order to conduct these types of transactions. There is no redraw fee or minimum redraw amount for Bank Australia loans.

Personal transactional banking fees and charges

The following table outlines the changes to be effective from 24 November 2025. Monthly account fees on Commercial Access accounts will be waived for transferring Australian Unity accounts. If you choose to open a new account after 24 November 2025, Bank Australia’s fees, charges, terms and conditions will apply. Our [account and access facility conditions of use](#) and [deposits fees charges and transaction limits](#) are available on our website or in our branches and are provided when you open an account.

Fee type	Fees	Australian Unity	Bank Australia
Account fees	Monthly account fee	\$0	\$0
	Overdrawn account fee (overdrawn penalty interest charges may apply)	\$5	\$0
	Debit interest charge (overdrawn penalty interest rate)	0.00%	12.39%
	Cash Advance fee (“press credit”)(domestic and overseas)	\$5	\$0
	International transaction fee	3% of the transaction value	3% of the transaction value
	Staff assisted withdrawal fee	\$2.50 for all accounts	\$0
	Term Deposit early withdrawal admin fee	\$0 plus interest adjustment	\$0 plus interest adjustment
Document fees	Duplicate statement fee	\$2 per statement	\$5 per statement (for period more than 3 months before request)
	Printed periodic statement via post fee	\$2 per statement	\$0
	Copies of other documents other than statement	\$30 per hour (min charge \$15)	\$5 per page and \$25 per hour
	Audit request fee	\$30 per hour (min charge \$30)	\$0
Dormancy fees	Dormancy	\$2.50 per month	\$10 per year
Payments channel service fees	ATM/EFTPOS dispute lodgement	\$5.50	\$0
	Bank@Post cash deposit	\$0	\$0
	Bank@Post cash withdrawal	\$0-\$2.50	\$0
	BPAY enquiry	\$5.50	\$0
	BPAY error correction	\$22	\$0
	BPAY Payments	\$0	\$0
	Direct debits	\$0-\$0.30	\$0
	Direct entry – supplier recall fee	\$55	\$0
	Direct entry – trace fee	\$22	\$0

Fee type	Fees	Australian Unity	Bank Australia
	EFTPOS purchase	\$0-\$0.40	\$0
	EFTPOS purchase with cash out	\$0-\$0.60	\$0
	Same day funds transfers within Australia (RTGS)	\$30 per transfer	\$20 per transfer
	Security token fee	N/A	\$50 per request
	SMS alert fee	N/A	\$0.25 per SMS
	Voucher retrieval fee	\$16.50	N/A
Foreign currency transaction fees	Staff assisted international payment in foreign currency	\$30 per transfer	\$30 per transfer
	Staff assisted international payment in AUD	\$30 per transfer	\$30 per transfer
	Online international payment in foreign currency	N/A	\$10 per transfer
	Inwards payment fee	\$0 per transaction	\$0 per transaction
	Telegraphic transfer investigation	\$0	\$0
Cheques	Cheque copy fee	\$49.50	N/A
	Cheque special clearance fee	\$15	N/A
	Bank@Post cheque deposit fee	\$0	\$0
Rejected Payments	Direct debit dishonour fee	\$15	\$0
	Inward cheque rejection fee	\$10	N/A
	Bank@Post cheque dishonour fee	\$25	N/A
Search fees	Company/business name search	N/A	\$40 per search
Visa fees	Visa debit card fee	\$0-\$2	\$0
	Card replacement fee within Australia	\$20	\$0
	Visa replacement card overseas	US\$175	US\$175
	Emergency overseas Visa cash advance	US\$175	US\$175
	Visa chargeback	\$22	\$0

Other things to know

Cheques

Bank Australia discontinued cheque services including accepting any cheque deposits (domestic and international) at our branches in 2024.

Customers can deposit a cheque via Bank@Post only with their Visa Card but please note this does not include foreign cheques.

Extended contact centre hours

The Bank Australia contact centre will provide you with extended hours of customer support. You can reach us from Monday to Friday 8:00am - 8:00pm and Saturday 9:00am - 2:00pm AEST/AEDT.

Voice biometrics and passwords

When calling the Bank Australia contact centre you have the choice to use VoiceID.

VoiceID is like a fingerprint of your voice, which makes accessing your accounts over the phone faster and more secure. The technology takes a voiceprint of your voice, and then compares your voice the next time you call to ensure that it really is you that we're talking to. VoiceID contains more than 100 unique physical and behavioural characteristics of a person's voice so it provides great protection against fraud.

This voiceprint data is held within Bank Australia's secure systems.

Signing up to VoiceID is optional. If you don't provide your consent, you won't have access to the additional security benefits of VoiceID.

Please note we do not do one-time passwords, we recommend setting up a security password or using VoiceID.

To learn more about VoiceID visit:
bankaust.com.au/support/voiceid.

Saved payees

Your saved payees in your Australian Unity Bank internet banking and app will automatically transfer to the Bank Australia system on 24 November 2025 and will be available to see them when you login.

For more details on how to use internet banking, visit bankaust.com.au/support/internet-banking.

Open banking

The Consumer Data Right is the Australian Government legislation that gives you, as a Bank Australia customer, the right to share your data with accredited data recipient service providers of your choice through open banking.

Any open banking arrangements you hold with Australian Unity will cease on 21 November and from 24 November you will be able to share data using open banking from any of your Bank Australia accounts.

For eligibility and how to get started visit:
bankaust.com.au/support/open-banking.

New Payments Platform (NPP)

PayTo

PayTo arrangements will not be transferred to Bank Australia, this means recurring payments will not go through after the transition. Any arrangements you have in place will need to be re-established from 24 November.

PayID

Your PayID will move across to Bank Australia automatically as part of the transition, there is no action required.

Scheduled Osko payments

Bank Australia does not support scheduled Osko payments. Any scheduled Osko payments you have will be affected by the upcoming transition. If your payment is scheduled to a recipient's PayID (a mobile number or email), it will be cancelled during the transition. If you wish to maintain that scheduled payment after transition, you will need to recreate it via Bank Australia's app or Internet Banking using the recipient's BSB and account number, once you become a Bank Australia customer.

If your Osko payment is scheduled to a recipient's BSB and account number, it will be converted to a standard payment which can take up to 2 business days to process. It may also have a shorter or missing message field as the personal message (currently up to 280 characters) will not transfer and the reference field (currently up to 35 characters) will reduce to 18 characters.

All scheduled payments at Bank Australia can take up to 2 business days to process, so we recommend you consider adjusting the payment date to ensure they arrive on time and make any necessary message field changes.

See step-by-step instructions on how to check your scheduled Osko payments prior to the transition weekend at australianunity.com.au/banking/transition/osko

Please note that one off, real time Osko payments will not be affected by the transition, this change only affects scheduled Osko payments.

Comprehensive Credit Reporting (CCR)

Bank Australia participates in Comprehensive Credit Reporting (CCR). CCR refers to the process of collecting, maintaining, and sharing information about a person’s credit history, financial behaviour and any financial hardship arrangements. This information is compiled into a credit report, which includes both positive and negative credit information, by organisations known as credit reporting bodies or credit bureaus and includes information about your repayment history. Bank Australia shares CCR data on all of our active loan and continuing credit accounts with Equifax, Experian and illion credit bureaux on a monthly basis.

How Bank Australia properly manages the collection, use and disclosure of your personal information including credit-related information is detailed in the bank’s [Privacy and credit reporting policy](#).

Financial Claims Scheme

The Australian Government’s Financial Claims Scheme (FCS) provides a guarantee for a wide range of deposits of eligible Authorised Deposit-taking Institutions including Australian banks, building societies and credit unions.

As a result of Bank Australia becoming the holder of your deposits, there might be some changes to how your money is protected under the Australian Government’s Financial Claims Scheme, which guarantees up to \$250,000 per customer, per banking licence for certain types of deposit accounts.

Applicable balances currently held with Australian Unity Bank are guaranteed up to \$250,000 per customer. This will continue to be guaranteed after the transition.

Effective 24 November, all customers with deposits held by both Bank Australia and Australian Unity Bank will be treated as a single combined balance under the FCS. This means that if you currently have more than \$250,000 in total deposits across both banks, you will no longer have two separate \$250,000 government guarantees. Instead, only one \$250,000 guarantee will apply to your combined balance under the Bank Australia banking license.

Information about the FCS can be obtained at fcs.gov.au. Please note that the FCS does not cover currency accounts in a foreign currency.

Codes of Practice

Banking Code of Practice

Bank Australia is a member of the Australian Banking Association, which represents the Australian banking industry. As a member of the ABA, we subscribe to the [Banking Code of Practice](#). The ABA Code sets out a range of ethical and customer focused standards and behaviours that protect and serve individual and small businesses customers, and their guarantors as defined by the code. These are underpinned by 4 core principles: trust and confidence, integrity, service and transparency and accountability.

Customer Owned Banking Code of Practice

Bank Australia is a member of the Customer Owned Banking Association (COBA). Australia’s customer owned banks, credit unions and mutual building societies provide banking and other financial services to 4.5 million Australians and are highly regulated, safe and secure financial institutions with total assets of more than \$147 billion. We adhere to the [Customer Owned Banking Code of Practice](#), a set of ethical standards for customer-owned banks, credit unions and mutual building societies which focus on customer benefits, community involvement, fairer fees and quality service.



Digital banking features

Digital banking gives you everything you need for an easy, everyday online banking experience such as instant account access, pay with your phone and more.

Internet banking

Our internet banking uses industry-standard encryption to keep our customers safe online.

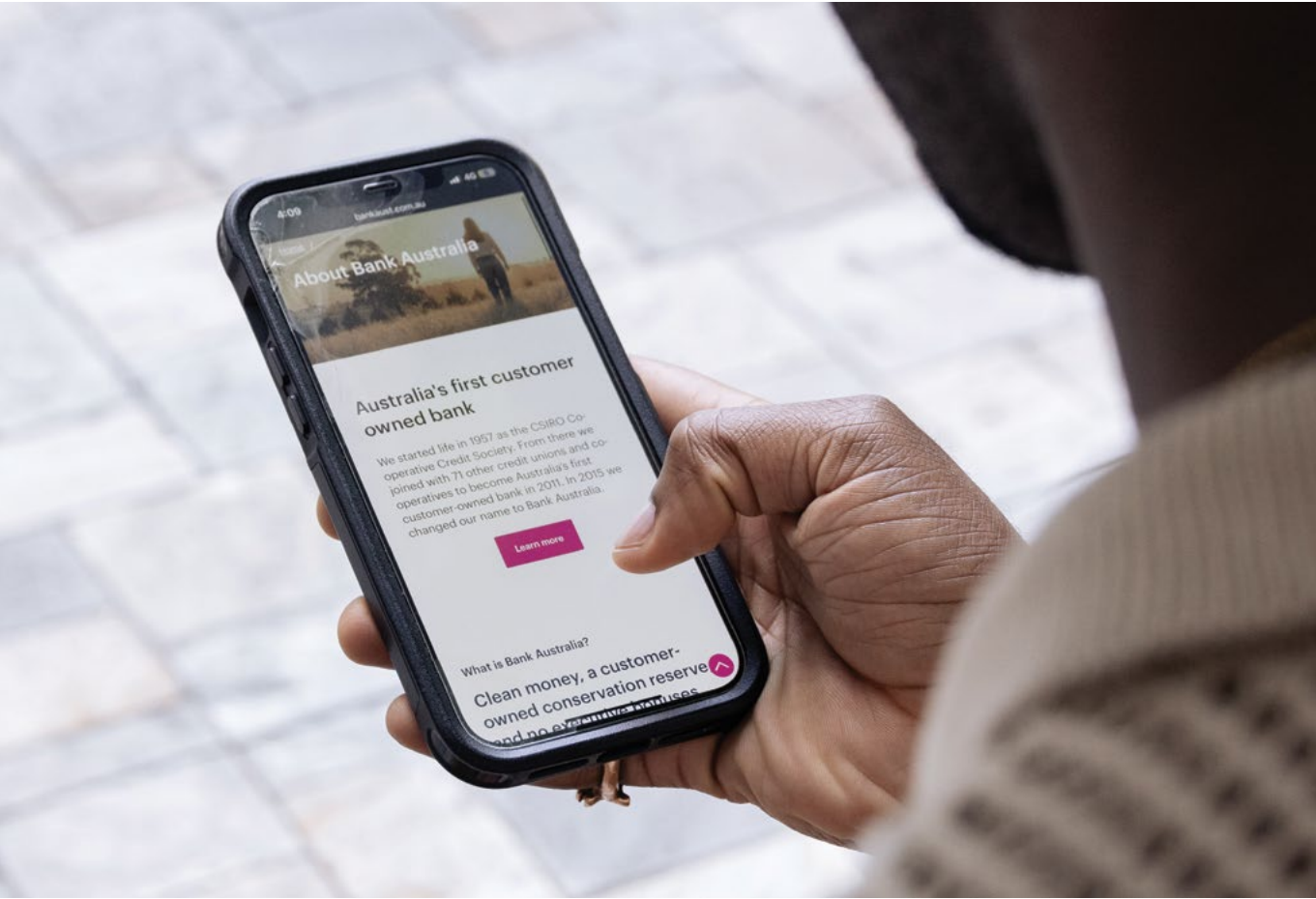
With internet banking you access the same features and services across all devices, anywhere at any time. The display resizes according to the device used without having to download the bank's apps.

Feature	Australian Unity	Bank Australia
Reorder accounts	You can nominate a default account that will show in the first position of the accounts list on the summary page when you first login.	See things your way. Simply move your accounts around in an order that suits you.
Transaction history	View and search transactions from the transactions or account details menu.	View recent history simply by clicking on the account title. You can view 7 years of statement history in both internet banking and the app.
Quick view and pay actions	View the last 6 transactions by clicking on the account title. No pay actions from account title page.	Quick transaction access allows for you to see your last 10 transactions on the home screen. Transfer between your accounts, pay another Bank Australia customer, pay anyone and BPAY actions are all also available from the home screen / Account Balances screen once logged in. To access, select the "... " icon next to the account name you wish to transfer from.
Access to loan redraw	If your loan has a redraw facility and you have funds available, you can access the redraw funds via internet banking	Loan redraw can be accessed via the "transfer/pay" menu making it easier to locate and process.
International transfer	N/A	Able to self-service and send international transfers.
Card controls	PIN change available in internet banking. Additional controls available in mobile banking app.	Card controls now available via self-service and card will appear automatically in digital wallet when a new card is ordered. Can set up card notifications.
Opening new account	Able to self service and open new term deposits.	Able to self-service and open new transaction and savings accounts including term deposits.
Transfer limits	N/A	Able to self-service and set new internet banking limits, these limits will be applied to all accounts.
Secure messaging	N/A	Can contact Bank Australia directly through your internet banking login and you will receive a response.

Mobile banking app

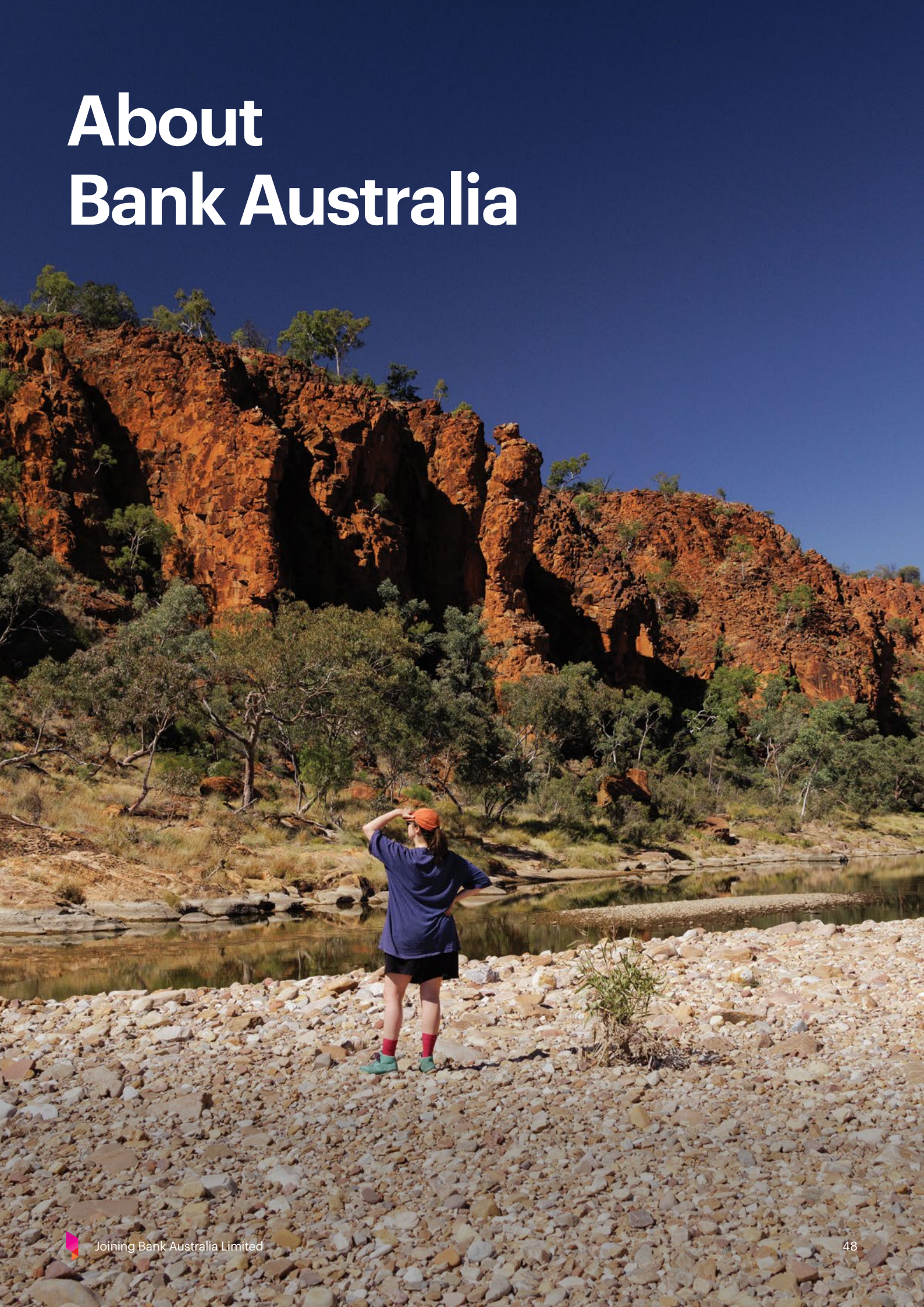
With our app you can do the banking you'd expect, like transfer money, pay bills and see your transaction history.

Feature	Australian Unity	Bank Australia
Accounts	Account based information can be accessed which includes transactions.	At the accounts option there is accounts summary and interest details.
Transfers/ Pay	Able to self serve to manage payments, payees and PayIDs.	Able to self-service and set new internet banking limits.
International transfer	N/A	Able to self-service and send international transfers.
Card controls	Able to perform the following: • Card lock/unlock • Report/Replace lost/damaged/stolen card • Add to digital wallet • PIN change.	Card controls now available via self-service and card will appear automatically in digital wallet when a new card in ordered. Can set up card notifications.
Opening new account	N/A	Able to self-service and open new transaction and savings accounts including term deposits.
Statements	Statements are N/A,only account summaries are available.	Can now access statement history.
Round ups	N/A	Able to round up everyday purchase to nearest \$1, \$5, or \$10 to nominated account.
Tax details	Interest details can be viewed for previous and current financial years.	Can update your Tax File Number and Foreign Tax Details via self-service.
Secure messaging	N/A	Can contact Bank Australia directly through app and you will receive a response.
Updating personal details	Postal and residential addresses can be updated via the mobile app.	To update your personal details you will be required to login to internet banking to make the change.
Set up savings goal	Members can set up and track personal savings goals.	N/A
Set up quick balance	By nominating an account, members can view the current and available balance without the need to login.	You can set up 'quick balance' to view your balance without logging in.



Feature	Australian Unity	Bank Australia
Calculators	The following calculators can be accessed via the app: • Borrowing Power • Budget Planner • Extra Repayments • Income tax • Loan comparison • Repayments calculator • Personal Loan • Stamp Duty • Savings Plan • Split loan • Term Deposit.	N/A

About Bank Australia



Our history

Bank Australia is the custodian of a long and proud legacy of supporting communities and industries through its credit union predecessors. This includes through industrial credit unions in sectors like science, education, aviation, energy, media and technology, along with many regional community credit unions in the Latrobe Valley and Central Western Victoria.

Bank Australia emerged from some larger credit union mergers in the 1990s and early 2000s. In 1998 Sirocredit merged with Outlook Credit Union and Enterprise Credit Union to become Members Australia. In 2003 Members Australia merged with Education Credit Union to become Members and Education Credit Union (known as mecu). This entity would become Australia's first customer-owned bank in 2011 as bankmecu, then changing its name to Bank Australia in 2015.

Through Enterprise Credit Union we have a long and continuing presence in Victoria's Latrobe Valley. Enterprise Credit Union began as the credit union for employees of the State Electricity Commission working in the power stations and coal mines in the region. Over time, through growth and mergers with other local credit unions, Enterprise expanded its customer base across the Latrobe Valley community.

Today more than 25,000 Bank Australia customers live in the Latrobe Valley, while 20% of our employees work in the region, including the majority of our contact centre operations which are located in Traralgon, and our lending and credit assessment teams based in Moe. An important part of Bank Australia's climate action strategy is supporting the region from a climate justice perspective as the Latrobe Valley transitions away from fossil fuel power generation as its primary industry. As a large employer in the region, we remain committed to providing stable, secure and well-paid jobs for local people including creating employment pathways for young people through our traineeship program.

Our impact focus areas

As a values-based responsible bank, we have the capacity to influence social and environmental issues, and we are committed to advocating for positive change. We also know the business of banking can be a force for good and we demonstrate this through our actions, including our impact lending and our impact fund.

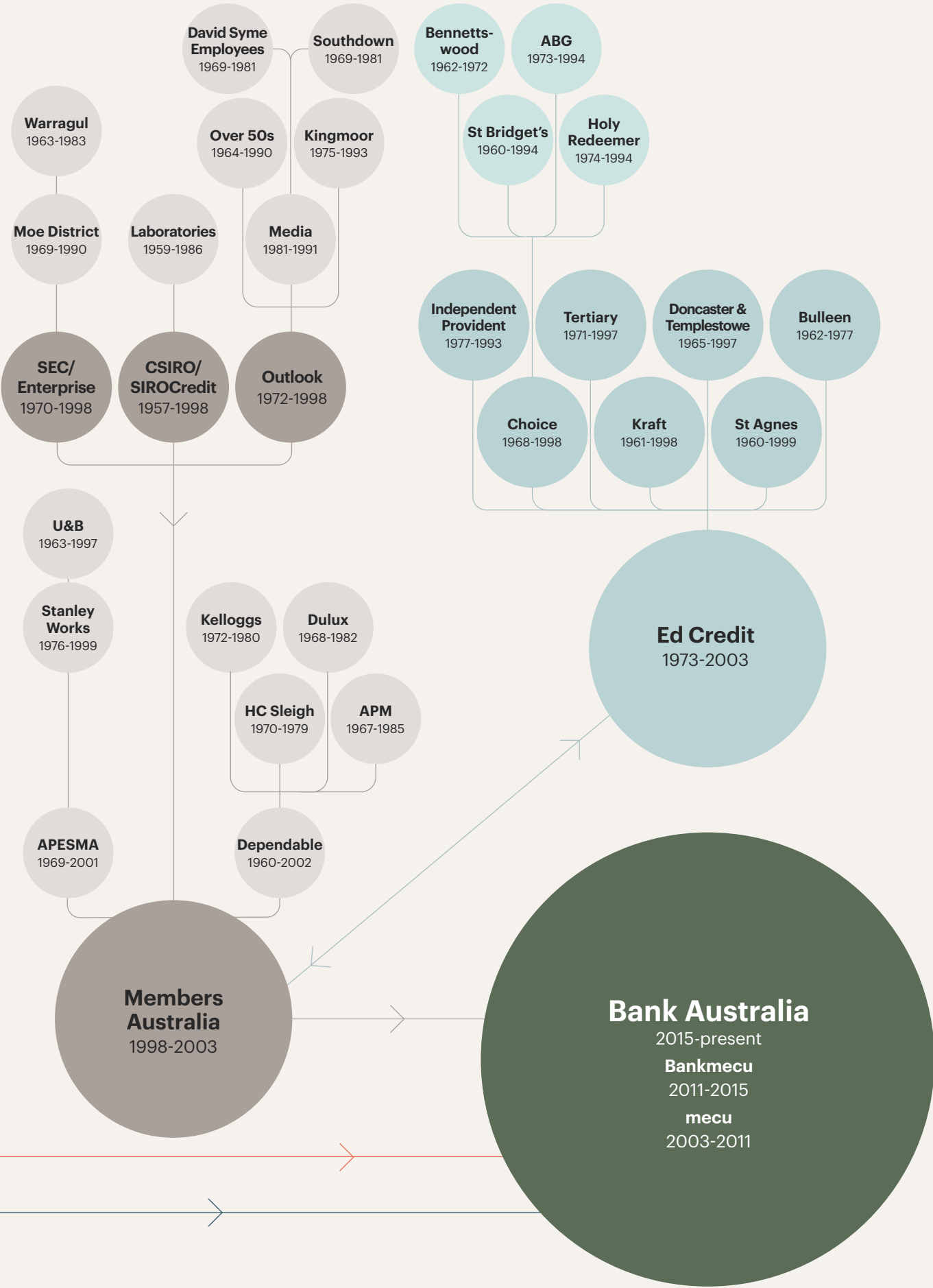
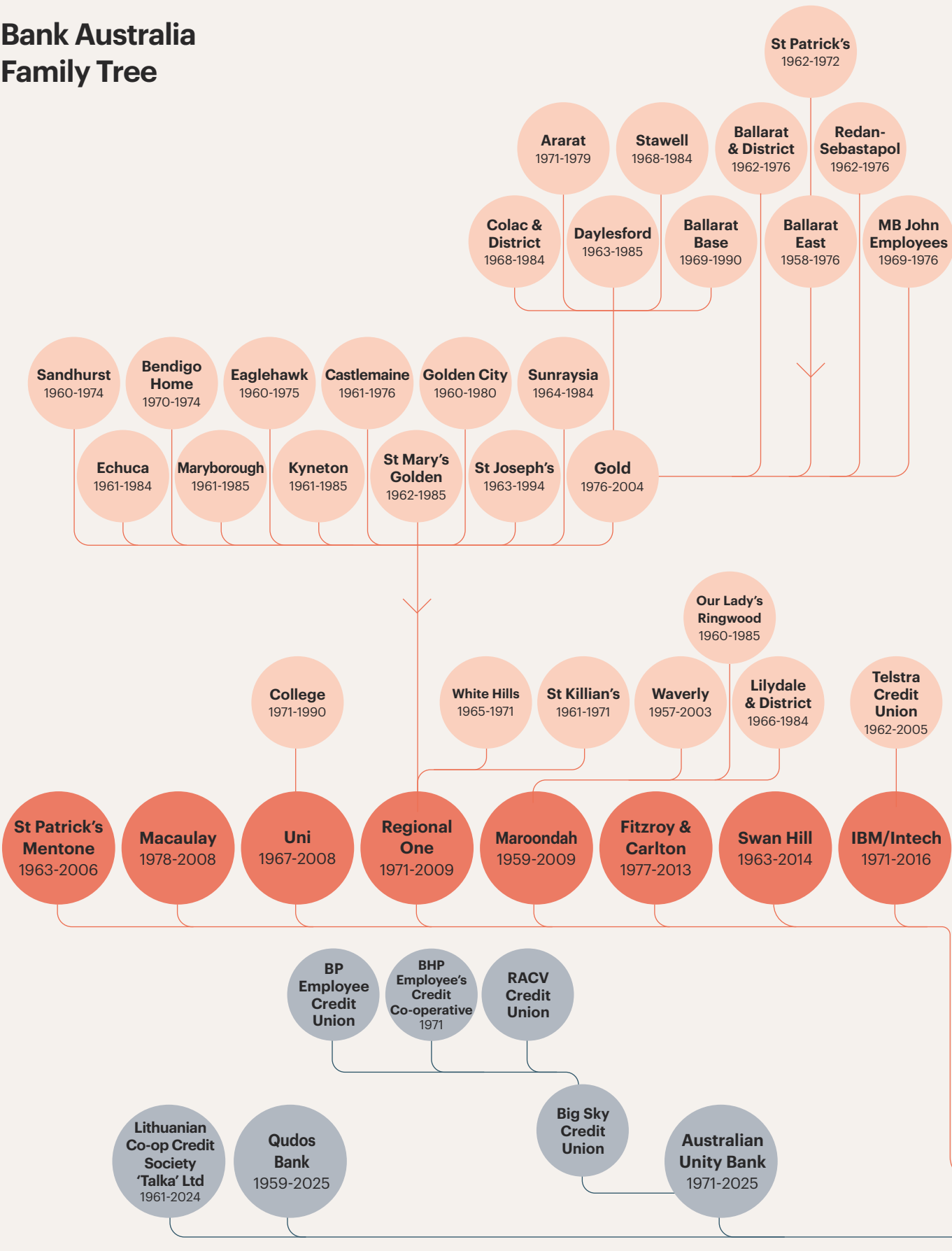
In 2022, we identified four key areas to focus our impact based on our customers' top areas of concern and our capacity to have a meaningful impact. These four impact priorities are:

- climate action
- nature and biodiversity
- First Nations Recognition and Respect
- affordable and accessible housing.

We promise our customers that their money will not be loaned to industries that do harm, like fossil fuels or live animal exports, and all of our loans are subject to our responsible banking policy.

We also commit up to 4% of our annual after-tax profit to an impact fund. Our impact fund is our way of supporting projects that create a positive impact in the world. This includes not-for-profit partners, social enterprises and maintaining our large conservation reserve on Wotjobaluk Country (western Victoria).

Bank Australia
Family Tree



Getting in touch with Bank Australia after the transition

From 24 November 2025 you can contact Bank Australia through the following channels:

- Website: bankaust.com.au
- Phone: 13 28 88 or +61 3 9854 4666 outside of Australia
- Post: Bank Australia Locked Bag 2035, Collingwood VIC 3066 Australia
- Message: [message us](#) through our website
- Branches: find [your nearest branch](#) on our website

-  Facebook: facebook.com/bankaust
-  Instagram: [@bankaust](https://instagram.com/bankaust)

Before the transition

If you need further assistance at this time you can continue to call the Australian Unity team on **1800 998 805** from Monday to Friday – 8:30am to 5:30pm AEST or email the team at transitionsupport@australianunity.com.au



