



Welcome to Auswide Bank

Experience the Auswide Bank difference



Small things. Big Difference.

A message from Martin

We're taking on the 'big banks' and setting out to redefine what 'real banking' means.



We are asking for your support.

By opening an account with us or applying for a loan, you'll be helping to re-establish a balance in Australian banking which is currently dominated by the 'Big 4' and their subsidiaries.

Even though we are smaller, we believe that small things count and we can make a big difference!

Auswide Bank is helping Australians like you achieve home ownership, create wealth, take advantage of banking and financial services that make life easier and protect assets and loved ones from financial loss or hardship.

We are also making a difference to many Australian businesses by supporting their business banking needs.

We pride ourselves on delivering exceptional financial products and services face-to-face, online and through relationships with specialised providers.

Auswide Bank is an organisation of people that our customers like and trust, and one which I believe can help you achieve some great things in your life.

Our personalised approach has been at the heart of our success. It stems from our foundation in regional Australian communities half a century ago.

Just like the door and windows in the Auswide Bank logo, we are open, honest and transparent.

Please consider what we represent, our capabilities and what we can offer you beyond an ordinary bank. By placing your trust in us, our whole organisation commits to working hard for you now and in the future.

As someone who has worked for the 'big banks', I invite you to experience the Auswide Bank difference!



Martin Barrett
Managing Director



Our promise

IN A FAST PACED, COMPLEX AND IMPERSONAL WORLD THE SMALL THINGS ARE OFTEN SACRIFICED.

In a fast paced, complex and impersonal world the small things are often sacrificed. It's easy to feel forgotten, but we believe it's the small things that can give life meaning and create real value to our customers.

At Auswide Bank, it's the small things that really make us different, especially when you compare us to the 'big banks', the banks 'owned' by the 'big banks', the 'overseas owned' banks and the 'online' banks.

We're proud Australians, and in everything we do, we work hard to make a difference for you.

We know every action we take and every decision we make creates a big difference to your banking experience and financial position.

- > Auswide Bank is friendly and flexible. We are responsive and responsible. We are agile and nimble. We listen and then we deliver. Though we may be small we make a big difference in our customers' lives.
- > Small things really matter to us here at Auswide Bank. Like attention to detail, delivering on our promises and 'going the extra mile'!
- > Auswide Bank products and services are competitive and offer features that make a big difference to our customers no matter where you live.



Our services

WE OFFER AUSTRALIANS A RANGE OF COMPETITIVE AND FEATURE-RICH FINANCIAL PRODUCTS AND SERVICES —WHETHER DIRECTLY OR IN PARTNERSHIP WITH LEADING SERVICE PROVIDERS.

We're constantly reviewing and expanding our products and services to ensure they remain competitive, cutting edge and provide a great experience no matter how or where you deal with us.

For individuals and families:

- > Home Loans & Lines of Credit
- > Car Loans & Personal Loans
- > Everyday Bank Accounts
- > Savings Accounts
- > Face to face, Online, Card & Cheque Banking Services
- > Term Deposits
- > Credit Cards
- > General Insurance*
- > International Banking & Foreign Exchange*.



We're investing in technology and digital platforms.

Whether you are dealing with us face to face in one of our branches, banking online, using a card or applying online for a home loan, personal loan or bank account - we want you to have a great experience.

Convenient, friendly and fast!

For business:

- > Business Loans & Business Overdrafts
- > Business Transaction Accounts
- > Specialised Accounts for Clubs and Self Managed Super Funds
- > Face to face, Online, Card & Cheque Banking Services
- > Term Deposits
- > Commercial Insurance*
- > International Banking & Foreign Exchange*
- > Business Support Services such as Merchant POS* and Bankfeeds*.

Convenient, friendly and fast!

* These products are offered by arrangement with third party providers. For details of the product issuer or to decide if a product is appropriate for you please carefully read the relevant product terms & conditions or product disclosure statement.



Dealing with us

**NO MATTER WHERE YOU LIVE IN AUSTRALIA,
AUSWIDE BANK CAN HELP YOU!**

We offer nationwide access with the use of services, tools and technology that allow functionality and account access to customers across Australia.

- > Face to face via our branches or Bank@Post
- > Australian-based Customer Service Centre (1300 138 831) for your core banking and lending needs
- > Internet, Mobile and Phone Banking
- > Mobile App
- > Online applications, website contact features including Live Chat
- > Card access to a national ATM network
- > Card access to national Point of Sale network.

If you are travelling or sending money overseas, we can also help with international banking and foreign exchange services.

The banking landscape in which we operate is constantly evolving and we are investing in technology and relationships that help us to continually expand and engage with our customers.



Safety & security

AUSWIDE BANK IS A SMALLER BANK, SO IT'S IMPORTANT THAT WHEN YOU DEAL WITH US YOU HAVE PEACE OF MIND.

Australian Government Deposit Guarantee

Just like the 'big banks' the Australian Government guarantees Auswide Bank customer deposits under the Financial Claims Scheme.

The guarantee limit is \$250,000 per account-holder on 'protected accounts' as defined under the Banking Act 1959. Protected accounts include our transaction, saving and term deposit accounts. A list of our 'protected accounts' is available by contacting us.

Each distinct Auswide Bank account-holder is covered by the guarantee. This includes entities such as individuals, businesses and self managed superannuation funds. A 'husband and wife' holding a joint account are considered to be two individuals so both are covered up to \$250,000 each on their Auswide Bank 'protected accounts'.

Supervision & Regulation

Auswide Bank is an Authorised Deposit-taking Institution (ADI) and prudentially supervised by the Australian Prudential Regulation Authority (APRA).

APRA is responsible for the promotion of safety and soundness by ADI's including capital adequacy standards. Capital is the cornerstone of an ADI's strength as the maintenance of adequate capital reserves helps provide some assurance that an ADI will continue to honour its obligations to depositors and creditors. Auswide Bank is financially sound with a strong capital base.

APRA Infoline: 13 10 60 APRA
Website: www.apra.gov.au

Another body responsible for protecting Auswide account-holders and shareholders is the Australian Securities and Investments Commission (ASIC). ASIC protects consumers from misleading and deceptive conduct, and also regulates matters affecting incorporation, corporate governance and disclosure.

ASIC has issued Auswide Bank with an Australian Credit Licence and an Australian Financial Services Licence.

ASIC Infoline: 1300 300 630 ASIC
Website: www.asic.gov.au

Engaging with our customers

Data Security

We are committed to safeguarding information we handle about you. This includes preventing its misuse or loss and unauthorised access, modification or disclosure both internally and externally.

Some of the ways we protect your personal information include:

- > External and internal premises security
- > Restricted access to information
- > Entering into confidentiality agreements with employees and contractors
- > Having in place stand-by systems to deal with major business interruptions
- > Maintaining technology products to prevent unauthorised computer access
- > Regular reviewing and testing of technology in order to improve the level of security.

Privacy

We are also committed to protecting your privacy and the confidentiality of your personal information. We are bound by, and comply with, the Privacy Act 1988, the Australian Privacy Principles and the Credit Reporting Privacy Code.

A copy of our Privacy Policy is available on our website or upon request.





ALMOST EVERY BANK CLAIMS THEY WON'T TREAT YOU LIKE A NUMBER. DO YOU REALLY BELIEVE THEM?

At Auswide Bank we will treat you like a number!

Number One.

That's because we put people first!

With your support Auswide Bank will make a real difference to the Australian banking landscape. Help us break the dominance of the 'Big 4' by opening an account or applying for a loan today.

We also value the opportunity of growing with you, your family or business as your financial needs change over time. We know that won't happen if we let you down!

Our future depends on you, so let us prove to you that small things can make a big difference!

Experience a better way to do
banking with Auswide Bank...

If not now, then when?

To find out more about Auswide Bank and our products & services visit auswidebank.com.au



Auswide Bank is helping
Australians like you achieve
home ownership, create
wealth, take advantage of
banking and financial services
that make life easier and
protect assets and loved ones
from financial loss or hardship.



Martin Barrett
Managing Director



Visit us at your nearest Auswide Bank branch
1300 138 831 | auswidebank.com.au



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