

# A good bank looks after its people

Your guide to Australian Unity's  
employee banking benefits.



## Banking that's good for customers and even better for our employees

Getting the right banking and insurance products is one of the smartest everyday ways you could save money without changing your spending habits. As part of the Australian Unity team, you get access to extra benefits on top of our already great packages.

Remember, just because you work here doesn't mean you won't have the same confidentiality and privacy protection. You'll be treated like a real customer, just with more benefits.

We believe that Real Wellbeing starts here—with you. Talk to us today about how we can help improve your 'standard of living'. It's one of the seven domains of wellbeing!

Here are just some of the perks you can get:

- Waived fees on our home loan packages, with all the bells and whistles.
- Discounts of up to 20% on general insurance.<sup>12</sup>
- Discounted credit card and personal loans.
- Discounted private health insurance.



Scan QR code to find out more.

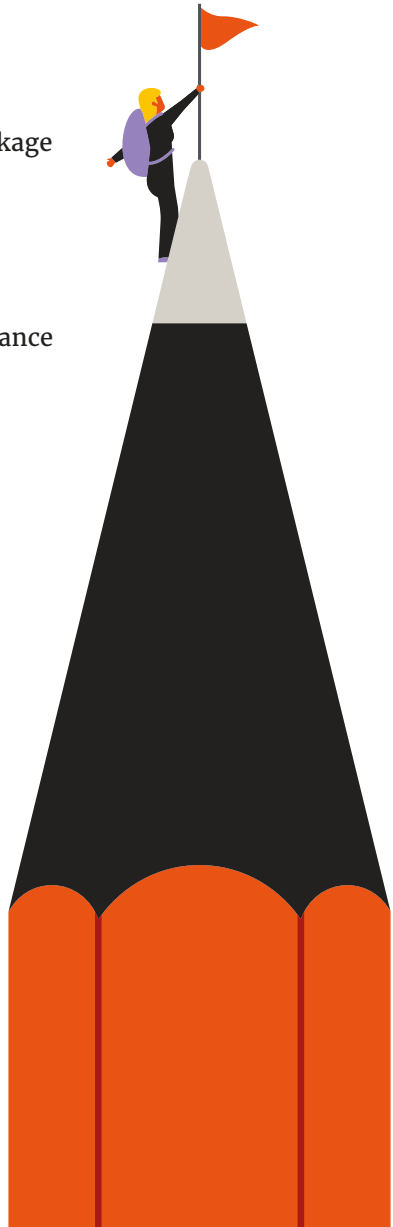


**Did you know employees have a dedicated and confidential Banking Concierge to help you with any banking questions?**

**Call us on 1300 318 660**

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## Health, wealth happiness home loan package

This home loan package is a multi-award winner, recognised by Rate City, Money Magazine and Mozo for its competitive features—and that's even before employee benefits!

It's a great choice if you're looking for an offset account to reduce interest, or want the flexibility to choose between a variable, fixed rate or a mix of both rates.

### Bonus employee benefits

- Discounted interest rates—see [australianunity.com.au/banking/auperks](https://australianunity.com.au/banking/auperks) for current rates.
- Waived annual fee (normally \$399) for the life of the loan.
- No property valuation fee during the application period for proposed security properties with an expected value up to \$1,5M, subject to approval.
- Waived fee when switching between loan products (normally \$399).
- No loan top up fee (normally \$399).
- No fee when switching between variable and fixed rates (normally \$399).

### Product benefits

- Waived establishment fee (normally \$600).
- Unlimited online redraw, minimum \$500 (variable only).
- Waived loan split fee

Want to find out more?  
Call our home loan  
specialists on  
**1300 318 660**

For a limited time, we will waive Lenders Mortgage Insurance when you borrow up to 90% of the value of your property.<sup>1</sup>



## Personal loans

Sometimes you need a little help with the biggest expenses. Whether it's for a new car, home renovations or family holiday, our discounts on personal loans give you a much better rate to make it happen for less.

### Bonus employee benefits

- Save with discounted variable interest rates for secured and unsecured personal loans.

### Product benefits

#### Secured Personal Loan

- Discounted interest rate—see [australianunity.com.au/banking/auperks](https://australianunity.com.au/banking/auperks) for current rate.
- Low minimum loan amount of \$5,000.
- Low establishment fee of \$199.

#### Unsecured Personal Loan

- Discounted interest rate—see [australianunity.com.au/perks](https://australianunity.com.au/perks) for current rate.
- Loan amounts can be between \$5,000 and \$20,000.
- Low establishment fee of \$199.



**Did you know PayID lets people pay you with your mobile number, so they don't need your BSB and account number?**

To apply for a credit card, personal loan or open an everyday transaction account,

call **1300 790 740** or email **bankingsupport@australianunity.com.au**



## **Everyday transaction account**

If you're paying bank fees on your everyday account, you're with the wrong bank. Our everyday transaction account gives you everything you want, with no monthly fees. Why not give us a go?

### **Benefits**

- No monthly fees.
- No ATM fees when using any of the Big 4 Banks' ATMs.
- Pay with your phone or smartwatch with Apple Pay, Google Pay or Samsung Pay.
- Free optional Visa Debit card with Visa payWave.
- Send and receive money in real time with Osko & PayID.



## Credit card

Our low rate Visa credit card can help you stay in control of your finances. And with no annual fee the savings won't stop there.

### Bonus employee benefits

- Discounted interest rate—see [australianunity.com.au/banking/auperks](https://australianunity.com.au/banking/auperks) for current rate.
- Annual fee waived (normally \$59 every year).

### Product benefits

- Up to four supplementary cards free of charge.
- Up to 45 days interest free on purchases.
- Visa payWave.
- 24/7 emergency assistance overseas with Visa's Global Customer Assistance Services.
- Works with Apple Pay, Google Pay and Samsung Pay, so you can pay with your phone or smartwatch.



## Comprehensive car insurance

Comprehensive cover with features that don't break down. This cover covers your car and damage you cause to other people's property.

### Bonus employee benefits

- Up to 10% discount on comprehensive car insurance.<sup>12</sup>
- Employees who switched their car insurance to us saved an average of \$280<sup>^</sup> a year as a result. Hardly surprising when you look at what you can save.

### Product benefits

- Choose your own repairer.<sup>7</sup>
- Pay by the month at no extra cost.<sup>4</sup>
- Safe driver discount for eligible drivers.<sup>2,8</sup>
- Award-winning insurance with great service.<sup>6</sup>



## Home and contents insurance

It's important to protect your home, and the things that make it that way. This policy covers the cost of repair or replacement to your building and/or contents, plus the ability to add extras like flood cover, portable contents and more.

### Bonus employee benefits

- Up to 20% discount on home & contents insurance.<sup>12</sup>
- Employees who switched their home insurance to us saved an average of \$350<sup>^</sup> a year as a result. Hardly surprising when you look at what you can save.

### Product benefits

- You may qualify for up to 30% No Claim Bonus.<sup>2,3</sup>
- Pay by the month at no extra cost.<sup>4</sup>
- You may be able to lower premiums by increasing excess.<sup>5</sup>
- Flood cover may be available as an optional cover. A 72 hour exclusion period may apply.
- Protect the belongings kept at the insured address for loss or damage caused by one or more of 11 insured events if you have contents cover.
- Award-winning insurance with great service.<sup>6</sup>

<sup>^</sup> Average savings based on employees who joined between 1 June 2020 and 7 June 2021, where savings data was collected.







## Landlord insurance

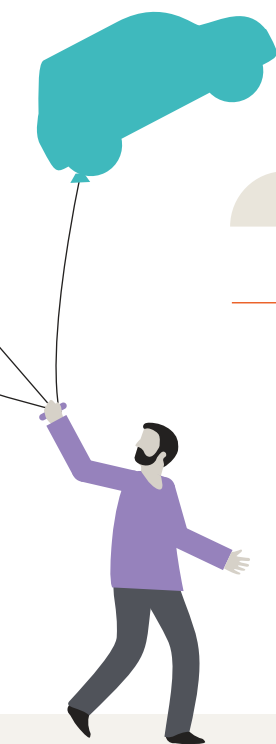
Look after your investment, so it keeps looking after you. This covers the investment property and the contents items you provide for your tenants' use.

### Bonus employee benefits

- Up to 20% discount on landlord insurance.<sup>1,2</sup>

### Product benefits

- You may qualify for up to 30% No Claim Bonus.<sup>2,3</sup>
- Pay by the month at no extra cost.<sup>4</sup>
- You may be able to lower premiums by increasing excess.<sup>5</sup>
- Cover against malicious damage by your tenants.
- Flood cover may be available as an optional cover. A 72 hour exclusion period may apply.
- Award-winning insurance with great service.<sup>6</sup>



**Did you know you don't have to wait for your policy to expire to switch insurers?**

<sup>^</sup> Average savings based on employees who joined between 1 June 2020 and 7 June 2021, where savings data was collected.



## Travel insurance

Embarking on your next trip is exciting, and while you hope the unexpected does not happen, it is best to be prepared. Buying travel insurance for your trip can offer cover for minor things, like a delayed suitcase,<sup>14</sup> or significant things, like an unexpected trip cancellation or an overseas medical emergency.<sup>14</sup>

### Bonus employee benefits

The below is a summary only. Please see the Product Disclosure Statement for any terms, conditions, limits and exclusions.

- Up to 20% discount on travel insurance.<sup>15</sup>

### Product benefits

- 24/7 emergency assistance from Australian based case managers with registered nurses and doctors available.
- Apply for pre-existing medical condition cover on Comprehensive, Multi-Trip and Domestic plans for selected benefits.
- Cover under selected benefits if, during your period of cover, you are positively diagnosed with, COVID-19.<sup>16</sup>
- Simple claims process with our online claims portal.

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For a quote on general or pet insurance, call us on **1300 685 209** or email [gisales@australianunity.com.au](mailto:gisales@australianunity.com.au)



## Pet insurance

There are a thousand ways to spoil your pet. Designer clothing. Doggy day care. Organic food. We all like to indulge our furry friends by giving them the best in life. But at the end of their day, it's their health that's most important. And that's why pet insurance is a great way to help look after their real wellbeing and cover them for the unexpected.<sup>12</sup>

### Bonus employee benefits

- 15% discount.<sup>11</sup>

### Product benefits

- Up to 80% back—Get back up to 80% of eligible vet costs.
- \$0 additional excess—Don't pay any other excess when you claim.
- Quick claim—Online claims paid within 5 days.<sup>11</sup>
- For just a little extra, you can add Routine Care to your policy to help cover costs like desexing, microchipping, heartworm control and teeth cleaning.

### Did you know you can claim on the spot and only pay the gap with GapOnly™

GapOnly™ is a new pet insurance claims service that lets you claim on the spot for eligible claims at participating vets.

Find out more at [australianunity.com.au/insurance/pet-insurance](https://australianunity.com.au/insurance/pet-insurance).





## Health insurance

If you're after peace of mind, shiny white teeth and possibly spending less on government loading and surcharges, private health insurance is a smart choice.

### Bonus employee benefits

- Enjoy 12% off hospital, extras or hospital + extras cover.<sup>17</sup>
- All waiting periods are halved while you're an employee.
- Join mid-level cover or higher and get a \$1,000 subsidy towards your premiums.<sup>18</sup>
- Family and friends can save with a 7.5%<sup>19</sup> discount on our range of health covers.
- Discounts on shopping, entertainment, cinema tickets and eGiftcards.<sup>20</sup>

Find out more at

[australianunity.com.au/healthperks](http://australianunity.com.au/healthperks)



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Call us on **03 8601 1416**  
Monday to Friday  
8:30am – 8:00pm AEST

# Friends and family

## We're happy to share the love.

The employee perks we offer on our banking products aren't just available to employees. Your family and friends can also get access to great rates on our home loan packages and waived annual fee (normally \$399) for the life of the loan. We also have offers available to family and friends who take out general insurance or pet insurance. Plus, if they take out a home loan with us of \$200k or more, we'll give you a \$500 referral fee, straight into your bank account as part of our Friend & Family referral program<sup>22</sup>.

If you have family and friends who would like to take out Australian Unity General Insurance they can receive a Visa Gift Card valued at up to \$200.<sup>9</sup> That's \$200 when they take out a new Home & Contents or Landlord Insurance (inclusive of building insurance) policy or \$100 when they take out a new Comprehensive car Insurance policy. They just need to mention the 'Family & Friends offer' and your name when applying.<sup>21</sup>

Plus, if they purchase a new Home & Contents (inclusive of building insurance), Landlord (inclusive of building insurance) or Comprehensive car Insurance we will give you a \$50 Visa gift card<sup>11</sup> as part of our Friend & Family referral program.

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### Contact us

General Insurance **1300 685 209**

Banking Family and Friends **1300 318 660**

## Terms and conditions

**Important Information:** Fees, charges and lending criteria apply. All banking products are issued by Australian Unity Bank Limited ABN 30 087 652 079 AFSL/Australian Credit Licence No. 237994. Australian Unity Bank Limited is wholly owned subsidiary of Australian Unity Limited. Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. Before acquiring any product you should read the relevant terms and conditions (including Terms of Use), any Product Disclosure Statement (if applicable), Financial Services Guide and Credit Guide – available at [australianunity.com.au/banking/terms-and-conditions](http://australianunity.com.au/banking/terms-and-conditions) or by calling 1300 790 740. Our Target Market Determinations are available at [australianunity.com.au/banking/target-market-determinations](http://australianunity.com.au/banking/target-market-determinations) or by calling 1300 790 740

Australian Unity Bank Limited, ABN 30 087 652 079 AFSL No 237994 (Australian Unity) is authorised: For Home, Landlord, Motor, Caravan & Trailer and Travel Insurance, to refer you online to the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708 (Allianz) and to arrange insurance over the phone and provide you with general advice on this insurance as agent for Allianz. Travel insurance is issued and managed by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA) for the insurer Allianz. Terms, conditions, limits and exclusions apply.

We do not provide any advice based on any consideration of your objectives, financial situation or needs. Therefore, you should consider whether the product is appropriate for you. Terms, conditions, limits and exclusions apply. Before making a decision, please consider the relevant Product Disclosure Statements available from this page. If you purchase a home, landlord, motor, caravan and trailer or pleasure craft policy, we will receive a commission from Allianz that is a percentage of the premium. If you purchase a travel insurance policy we will receive a commission from AGA that is a percentage of the premium. For more details of how we are paid refer to our Financial Services Guide. It's important that you read our FSG before acting on any advice or taking out insurance through us. You can download the Australian Unity Bank Limited FSG at [australianunity.com.au/banking](http://australianunity.com.au/banking).

The Target Market Determination is available at [www.allianzpartners.com.au/policies/](http://www.allianzpartners.com.au/policies/). If you purchase a policy, we receive a commission which is a percentage of your premium – ask us for more details before we provide you with services. It's important that you read our Financial Services Guide at [www.australianunity.com.au/wealth/~media/publicsite/documents/banking-new/forms/financialservicesguide.ashx](http://www.australianunity.com.au/wealth/~media/publicsite/documents/banking-new/forms/financialservicesguide.ashx) before acting on any advice or taking out insurance through us.

These offers are only available via the service centres and cannot be redeemed online. Be sure to mention the employee or employee friends and family offers when you speak to us.

1. Offer not available for construction loans and is subject to approval. Australian Unity reserves the right to amend or discontinue the offer at any time. Standard lending criteria, fees, charges, terms and conditions apply.
2. Discounts and minimum premiums – If you are eligible for more than one discount, Allianz applies them in a predetermined order. Any discounts/entitlements may be subject to rounding and may only apply to the extent that any minimum premium is not reached. This means any subsequent discount will be applied to the reduced premium amount after applying any prior discounts and the effect of the subsequent discount will be reduced. For example, the aggregate effect of applying two 10% discounts consecutively means that you will not see the full benefit of both these discounts. Discounts do not apply to taxes or government charges, or to optional covers for Domestic Workers Compensation/ Landlord Workers Compensation and Motor.
3. When you take out a new policy, we calculate your No Claims Bonus (NCB) based on your home or landlord (as applicable) insurance claims history. To qualify for the maximum No Claims Bonus of 30%, home insurance customers must have had no Building or Contents

insurance claims in the preceding 5 years. Landlord customers must have had no Landlord insurance claims in the preceding 3 years. However, customers who have had claims may still qualify for a reduced No Claim Bonus.

4. If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.
5. Option to change your excess. Not available with respect to any additional compulsory excess, imposed excess applied to the policy or to the Portable contents excess. Any reduction in premium will not be applied to government taxes and charges, or to optional covers (if available and selected): Domestic/Landlord's Workers compensation, Flood or Portable contents. Minimum premiums apply.
6. Allianz Australian Awards: Winner of the ANZIF Large General Insurance Company of the Year in 2018, 2017, 2016, 2014, 2013, 2012, 2011. 2021 Insurance Business Australia General Insurer Claims Team of the Year, and 2019 General Insurer of the Year for the strength of its products, focus on customer service innovation and overall support to the insurance intermediary channel. Gold for Overall Excellence in Claims 2019 and 2018, Silver for SME Property and Casualty 2019 and 2018; and Personal Lines for 2021 Insurance Business Australia General Insurer Claims Team of the Year, and 2019 at the Mansfield Awards.
7. We may agree with you to use a repairer (other than the one you selected), or pay you reasonable repair costs. We will act reasonably in doing so.
8. Safe Driver Discount applies to Comprehensive Motor Insurance policies only. Any discount entitlement is determined by the insurance history and driving history of all drivers on the policy and the number of claims made by them. If eligible, the maximum Safe Driver Discount that may be applied on new policies is up to 10%.
9. This offer is only available to customers who a) purchase a new comprehensive car, home & contents or landlord insurance policy inclusive of building cover underwritten by Allianz through Australian Unity over the phone and b) mentions the employee friends and family offer at the time of purchasing the insurance policy. Contents only and Landlord Contents only policies are not eligible for a gift card. This offer is not available to Australian Unity employee. The customer will receive one \$100 Visa Gift Card for each policy purchased. Gift cards are issued by Cuscal Ltd ABN 95 087 822 455 AFSL 244116. Cuscal Ltd deals with any funds loaded onto the card in accordance with its arrangements with Corporate Prepaid Cards Pty Ltd ABN 25 092 828 772 AFSL 509642. All gift cards will be delivered by post. Australian Unity will not be held responsible for any damaged, undelivered, lost or stolen Gift Cards and no replacement will be provided. Allow 4 weeks after the start date of the new policy for delivery of the Gift Card. Visa Gift Cards are subject to the terms and conditions that appear on the Gift Card letter or at [universalgiftcard.com.au](http://universalgiftcard.com.au)
10. Terms, conditions, waiting periods and exclusions apply. Petinsurance.com.au is issued by The Holland Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, is arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) is promoted by PetSure's Authorised Representative (AR) Pet Insurance Pty Ltd ABN 38 607 160 930, AR 1234944 and distributed by Australian Unity Bank Limited ABN 30 087 652 079, AFSL No 237994. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing. PDS and Target Market Determination available at [australianunity.com.au/insurance/pet-insurance/frequently-asked-questions#pds](http://australianunity.com.au/insurance/pet-insurance/frequently-asked-questions#pds). If you buy pet insurance Australian Unity will receive a commission which is a percentage of the premium paid to Holland and PetSure

- may receive a portion of the underwriting profit, if any. It's important that you read the Australian Unity FSG before acting on any advice or taking out insurance through us. You can download the Australian Unity Bank Limited FSG at: [australianunity.com.au/wealth/-/media/publicsite/documents/banking-new/forms/financialservicesguide](http://australianunity.com.au/wealth/-/media/publicsite/documents/banking-new/forms/financialservicesguide)
11. This 15% discount is available to Australian Unity employees who tell us about this offer when they take out a new Pet Insurance policy from Australian Unity together with [Petinsurance.com.au](http://Petinsurance.com.au). Not available in conjunction with any other offer except where clearly expressed or communicated by Australian Unity to constitute or form part of a single offer. This offer can be withdrawn at any time by Australian Unity or [Petinsurance.com.au](http://Petinsurance.com.au). Discount is applied for the first year of cover, and each year after that whilst the offer remains available. Offer not available online. Offer subject to the terms and conditions of the applicable policy.
  12. Available for current AU employees (the Discount). The Discount does not apply to online purchases, and employees must contact the Australian Unity Contact Centre to arrange insurance. The Discount is applied for the term of the policy. The Discount is not available in conjunction with any other offer except where clearly expressed by Australian Unity. The Discount can be withdrawn at any time by Australian Unity or Allianz. Any discounts may be subject to rounding and do not apply to taxes or government charges. Discount does not apply to Domestic/Landlords Workers Compensation cover under Home/Landlord Insurance. Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to the premium charged for optional covers such as flood (where applicable) and are not applied to Domestic/Landlord Worker's Compensation (where applicable).
  13. Once all required claims documentation has been received.
  14. For full details, terms, conditions, limits and exclusions of cover, please refer to the relevant PDS and Key Facts Sheet. Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to the premium charged for optional covers such as flood (where applicable).
  15. This 20% travel insurance discount is available to Australian Unity Employees. Not available in conjunction with any other offer except where clearly expressed or communicated by Australian Unity to constitute or form part of a single offer. Discount is applied for the term of the policy. This offer can be withdrawn at any time by Australian Unity.
  16. Terms, conditions, limits and exclusions, and sub-limits apply to particular types of losses, premium refunds (full or partial) or claims. This product has a general exclusion, with limited exceptions, against epidemics and pandemics. Refer to the Product Disclosure Statement to see which benefits offer cover in the event that you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic. Employee discount includes all other retail discounts and is available when paying by direct debit or payroll. The discount is not available through brokers or comparators and excludes Overseas Visitors Cover. The discount is available to permanent and casual employees of the Australian Unity Group.
  17. Employee discount includes all other retail discounts and is available when paying by direct debit or payroll. The discount is not available through brokers or comparators and excludes Overseas Visitors Cover. The discount is available to permanent and casual employees of the Australian Unity Group.
  18. Employees employed by Australian Unity Home Care Services Pty Ltd are not eligible to receive the Premium Relief Subsidy towards Australian Unity health insurance. Only available while the employee remains employed with Australian Unity. You need to take out a mid-level hospital and extras cover and pay through payroll deduction to be eligible for the subsidy. Ask our consultants about the relevant products.
  19. Family and friends discount includes all other retail discounts and is available when paying by direct debit. The discount is not available through brokers or comparators, and excludes Overseas Visitors Cover. Eligible family includes all immediate and extended family members of currently employed Australian Unity employees, and those of their partner (this includes de facto partners).
  20. Wellplan Rewards is free to private health insurance customers after completing 30 days of membership.
  21. This Friends & Family offer is only available when a friend or family member a) purchases a new comprehensive car, home & contents or landlord insurance policy inclusive of building cover underwritten by Allianz through Australian Unity over the phone and b) mentions the offer at the time of purchasing the insurance policy. Contents only and Landlord Contents only policies are not eligible for a gift card. This offer is not available on renewals or where the purchaser is a current Australian Unity staff member. Not to be used in conjunction with any other offer. Australian Unity reserves the right to amend or discontinue the offer at any time. The referred customer will receive one \$100 or \$200 Visa Gift Card for each policy purchased. The referrer will receive a \$50 gift card for each policy purchased. The maximum number of gift cards the referrer can receive is 6. Gift cards are issued by Cuscal Ltd ABN 95 087 822 455 AFSL 244116. Cuscal Ltd deals with any funds loaded onto the card in accordance with its arrangements with Corporate Prepaid Cards Pty Ltd ABN 25 092 828 772 AFSL 509642. All gift cards will be delivered by post. Australian Unity will not be held responsible for any damaged, undelivered, lost or stolen Gift Cards and no replacement will be provided. Allow 4 weeks after the start date of the new policy for delivery of the Gift Card. Visa Gift Cards are subject to the terms and conditions that appear on the Gift Card letter or at [universalgiftcard.com.au](http://universalgiftcard.com.au). This offer can be altered or withdrawn at any time by Australian Unity without notice.
  22. Terms and Conditions of Friends & Family Referral Program: Offer applies to existing Australian Unity employees who refer new customers only, the referrer and the referred friend must not be the same person. The \$500 Friends and Friends payment is a one off payment only, is not transferable and is payable into the referrer's nominated bank account upon settlement of the referred. Australian Unity reserves the right to amend or discontinue the friends and family offer at any time. Loans must be approved and settled to qualify for the offer, the referrer will not be notified of the outcome of the credit application. Lending criteria, fees and charges, terms and conditions apply, further details can be obtained by speaking to our employee banking concierge. This referral payment of \$500 is a 'one off' payment and does not affect the cost of the loan in any way.

Information is correct as at 24 July 2023 and is subject to change.

**Australian Unity, 271 Spring St, Melbourne, Victoria 3000**

# For Real Wellbeing Since 1840

## **Home Loans**

For questions  
or to apply

T 1300 318 660

## **For personal loans & credit cards**

T 1300 790 740 (option 3 select 2 )

E [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

## **General insurance**

For quotes on general or  
pet insurance

T 1300 685 209

E [gisales@australianunity.com.au](mailto:gisales@australianunity.com.au)

[australianunity.com.au/banking/auperks](https://australianunity.com.au/banking/auperks)