



Dear [REDACTED],

We've been working closely with Bank Australia to make the transition scheduled for 24 November 2025 as smooth and positive for you as possible. As you move to a larger customer-owned bank, you'll continue to enjoy the values of customer ownership—while gaining even more. Bank Australia offers enhanced digital banking with a more feature-rich app and internet banking experience, typically lower fees on most products, and improved service with extended call centre hours and broader branch access.

In this email you will find the key changes to your products, a link to the [Transition Information Booklet](#) and ways you can get help. If you have a signatory to your account, please ensure you share the below information with them.

As part of the transition, there will be changes to your following Australian Unity Bank products:

Product changes	
Current Australian Unity product name	New Bank Australia product name
Healthy, Wealth and Happiness Everyday Offset (S31)	Mortgage Offset
Wealth Builder Offset (S32)	Mortgage Offset
Health Wealth Happiness Loan (L31)	Premium Home Loan
Health Wealth Happiness Package (L31)	Offset Home Loan
Wealth Builder Investor Loan (L32)	Premium Investment Loan
Wealth Builder Investor Package (L32)	Offset Investment Loan

This information reflects your current products as at 22 August 2025 and may be subject to change.

[View Booklet](#)

Review the Transition Information Booklet

All the details of the changes and everything you need to know about the transition is in this [Transition Information Booklet](#). It includes things like:

- Details of the changes to your accounts, products (mentioned above) and their fees, charges, terms and conditions.
- Differences in the banking experiences including changes to daily limits and existing electronic payments
- Actions you will be required to take after the transition
- Details on the disruptions over the transition weekend and how to plan ahead

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Changes to your products

Please read the full details in the [Transition Information Booklet](#), but here are some key changes to be aware of. Please note page references are to the page in the booklet with more detail:

Transaction accounts

- There are some changes to personal transactional banking fees and charges, in most cases for the better. [see page 22]
- The regular payments that you have set up - like direct debits and direct credits, whether with external parties or between your own accounts - will still work for a period of time. However, they may be delayed, so we recommend updating these payments with your new BSB & account number as soon as possible. Rest assured, Bank Australia will contact you before your old account details can no longer be used. [see page 10]
- A new Bank Australia card(s) will be issued after transition with a new card number, expiry and CVV, but your Australian Unity card(s) will work until 28 February 2026. [see page 15]
- Fee free ATM access will change, and you will gain access to branches. [see page 18]
- Daily limits are changing. [see page 16]
- PayIDs and saved payees will automatically be transferring but PayTo and open banking data sharing agreements will need to be re-established. [see page 41]
- Any interest earned from your Australian Unity bank account between 1 November and the transition will be automatically accrued and transferred to Bank Australia, where it will be credited to your new Bank Australia account at the end of the month, in addition to the interest earned on your new Bank Australia account. Apart from Everyday Banking (S1), Savings On Call (S2, S3, S4) and Business Banking (S40) accounts, where the interest accrued from 1 November to 21 November will be credited to your account on 21 November 2025.

Home Loans

- There is no change to your current interest rate and current benefits such as discounts and fee waivers, they will automatically migrate to a Bank Australia loan. Although, variable interest rates are always subject to change. [see page 33]
- 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 2025. [see page 33]
- There will be changes to loan account names and fees and charges, in most cases for the better. For example, the annual package fee reduces from \$399 to \$199. [see page 36]

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

Bank Australia uses Comprehensive Credit Reporting (CCR) to share information about your credit history, financial behaviour, and any hardship arrangements. See their [Privacy and Credit Reporting Policy](#) for details.

[View Booklet](#)

Key changes to your banking

Understand the key differences and how the transition will impact you.



[Find out more](#)

Will this impact my membership status with Australian Unity Limited?

Your membership status with Australian Unity will cease, 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 our retirement villages, your Australian Unity membership will remain active in addition to your Bank Australia member share.

Frequently Asked Questions



Who are Bank Australia?



How will my banking experience change?



What do I need to do?

We're here to help

If you have any questions we're here to help. Call our team on the dedicated transition line 1800 998 805 (Monday and Friday 8:30am – 5:30pm AEST) or email us at transitionsupport@australianunity.com.au.

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