

Important update. Our Epping branch is closing.

Over the past several years, we've seen many changes to how our customers are banking. More of our Epping customers are choosing to do their personal and business banking, via mobile app or by Internet Banking. With these changes, we've decided to permanently close our branch at Shops 112 & 112A Epping Plaza, Corner High & Cooper St, Epping VIC 3076 on 29 August 2025. Rest assured, we remain committed to helping you securely take care of your day-to-day banking needs – locally, at home, or on the go. Please read below for more details or contact Peter Young (State Operations Manager) on 0481 476 365 for any further support or information.

Visit your nearest branch

You can complete cash transactions at any Bank of Melbourne, Westpac, St.George or BankSA branch nationwide. Your nearest **Westpac** branch is:

Branch	Epping		
Address	Shop 80-81 Epping Plaza, High Street, Epping VIC 3076		
Phone number	03 8401 6866		
Opening hours	Monday - Thursday 9.30am - 4.00pm, Friday 9.30am - 5.00pm, Saturday 9.30am - 1.00pm		
Facilities	Teller Services		
	• Smart ATM		
	Self-serve banking zone		
	A range of servicing activities (such as business express deposits and interbank transfers)		
Distance	100m Walk		

Alternatively, visit us at the Bank of Melbourne Pavilion Bourke branch, at 360 Bourke Street, Melbourne VIC 3000. This branch is located 20.5 km away, and is open Monday - Thursday 9.30am - 4.00pm, Friday 9.30am - 5.00pm.

Nearest fee-free cash access points

You can withdraw cash and complete other basic banking transactions at our network of operator fee-free ATMs, which include Precinct and atmx, as well as Bank of Melbourne, Westpac, St.George and BankSA ATMs. Search for an ATM using the Bank of Melbourne App, or our branch and ATM locator at **bankofmelbourne.com.au/locator**

Fee-free ATMs	Distance	Features available	Address
Epping Westpac Branch	100m Walk	Account BalancesWithdraw CashDeposit Notes	Shop 80-81 Epping Plaza, High Street, Epping VIC 3076

Visit your closest Bank@Post

Our partnership with Australia Post means you can do your everyday banking in person at over 3,300 post offices across Australia. With Bank@Post, you are able to use your credit or debit card to make deposits, withdrawals, account balance enquiries, and pay credit card bills in person. Please note passbooks aren't accepted at Australia Post.

Post Office name	Epping Post Shop	
Address	Shop 109, 571 High Street, Epping VIC 3076	
Phone number	13 13 18	
Opening hours	Monday - Friday 9.00am - 5.00pm, Saturday 9.00am - 1.00pm	
Distance	300m Walk	

To find other participating Australia Post Offices, visit auspost.com.au/banking

Business Bank customers

We have many options available for our customers who make regular business deposits and need business change including transacting at the nearby Westpac Epping as mentioned previously. For more information, contact your Business Banker, Transactional Specialist, or access our wide network of bankers by calling 13 82 66, 8am to 8pm, Monday to Friday.

For Commercial and Agribusiness customers, please contact your Relationship Manager.

Why is the Epping branch closing?

Decisions to close branches are never made lightly. A number of factors are taken into consideration. For Epping there has been a change to the way our customers bank with us, with reduced over the counter transactions and more customers banking digitally. Cash transactions can be completed at the nearby Westpac Epping branch located in the same shopping centre.



Customers registered for digital banking



Reduction in over the counter transactions^



Customers visiting the Branch regularly*



Transactions that can be completed at Bank@Post

Ways to bank with us

We are committed to providing all of our customers with simple and secure banking options that meet their needs. Please scan the QR code on this page to visit our website, or read below to see how we can help you bank the way that works for you.





Convenient banking 24/7



Bank of Melbourne Internet and Mobile Banking

- Make transfers and payments
- Identify unknown transactions
- Budgeting tools
- Keep track of savings goals
- Manage all your accounts from one location
- Our Bank of Melbourne Secure Security Guarantee

bankofmelbourne.com.au/register



Telephone Banking

- Check your balance
- Update your personal details
- Speak to banking and credit specialists
- Speak to Home Lenders
- Apply for new accounts
- Order statements
- Enquire about payments

24/7 access by calling 13 33 22



- Fee-free withdrawals
- Cardless deposits
- Fee-free transactions at our network of fee-free ATMs, which include Precinct and atmx by Armaguard, as well as Bank of Melbourne, St.George, BankSA and Westpac ATMs.
- Print mini-statements
- Transfer money between linked accounts

bankofmelbourne.com.au/locator

[^]Transactions completed in branch for the period 1 October 2018 to 30 September 2019 compared to the period 1 October 2023 to 30 September 2024.

^{*}Regular branch visits is defined as visiting the branch 3+ times for the period 1 October 2023 to 30 September 2024.

Banking face-to-face with Bank@Post

We know that sometimes you will want to transact in person, and our partnership with Australia Post Bank@Post means you can do just that at over 3,300 Post Offices across Australia.



Withdraw up to **\$2000** per day



Deposit up to **\$8000** per day



Pay **Bills** in person



Scan the QR code for more information on **Bank@Post**

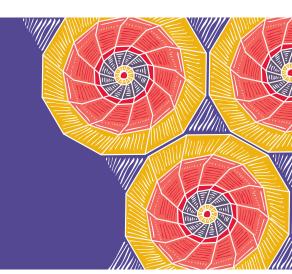
"QR Code" is a registered trademark of Denso Wave Incorporated.

Help for our Indigenous customers

No matter where you are located, our Indigenous Call Centre is available to support you with your personal or business banking needs. Services include;

- basic everyday banking enquiries such as balance enquiries and card replacements.
- access to translation services including Indigenous languages.
- determining which products and services may be suitable for you

The Indigenous Call Centre can be contacted Monday to Friday 9.00am to 6.30pm ACST on **1800 061 548 (toll free).**



Additional support when you need it

We know our customers will need support in different ways, at different times in their lives. Whether you or someone close to you is experiencing financial hardship, disability, domestic or family violence, elder financial abuse, dealing with fraud or scams or other unexpected life moments, we are here to help.

Please visit us at bankofmelbourne.com.au/contact-us/difficult-circumstances.

If you'd like to discuss these changes in person, or how we can help you continue to bank in the future, please visit us at the Epping branch before 29 August 2025 or call us on **13 22 66**, 8am to 8pm, Monday to Friday.

How we are communicating this change to our customers and the community

We know how important it is that we communicate with you and your community.

As well as providing this fact sheet in branch and online, here's what else we do once a branch closure is announced:

- we notify the local Members of Parliament and local councils of the location where the branch is closing
- we notify customers by mail who are connected to the branch or have regularly transacted at the branch (or the ATM) in the last 6 months
- we also send an additional SMS notification to those customers who have regularly transacted at the branch (or the ATM) in the last 6 months, where we have a mobile number on file.

We value your feedback

This document was issued 1 July 2025.

If you would like to give us any feedback or complaints, please visit $\underline{\textbf{bankofmelbourne.com.au/feedback}}.$



The details:

Accessibility support: Bank of Melbourne welcomes calls through the National Relay Service. If you are deaf, hard of hearing, or have speech/communication difficulty, choose your access option detailed on accesshub.gov.au/about-the-nrs and provide our phone number (03) 8536 7889. Where English is a second language, contact us on 13 22 66 and a banker can arrange a language interpreter. Visit bankofmelbourne.com.au/accessibility for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is a second language. For Bank of Melbourne issued products, conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Read the disclosure documents for your selected product or service, including the Terms and Conditions, before deciding. Target Market Determinations for the products are available at bankofmelbourne.com.au.

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