



Bank of Melbourne

**Better banking
for Victorians**





Victoria deserves a first-class bank of its own. Bank of Melbourne is that bank.

We're serious about offering Victorians a genuine banking alternative. We're local too. That closeness gives our branch teams greater opportunity to offer you more immediate, more relevant advice and options. We'll work with you to help develop your own, holistic financial solution.

Loyalty is important to us. We recognise it and want to reward it because that's how you treat those close to you. It's all part of our philosophy to offer better value banking in the neighbourhoods we operate.

Better banking for Victorians. For life.

**This is home. In fact, we will only ever exist in
Victoria. To make the most of life in Victoria,
come and talk to us to see how we could help
you achieve your financial goals.**

**Locals talk
to each other.
Let's have a
conversation.**

Simply better service from a truly local bank

Talking to people who live where you live, and shop where you shop means we're better placed to understand how you like to work and play. Our branch staff are keen to support you any way they can. They're highly skilled and equipped with the latest tools to identify, explain and customise a solution for you.

Even our call centre is right here in Victoria. And with more than 100 branches and corporate banking centres and 300 ATMs on the way across Victoria, we'll always be close by.

Getting to know you and your priorities

Our better banking philosophy revolves around getting to know you and what's important to you. With a range of ways to support you, we'll match you with the most appropriate person to help you achieve your financial goals.

However complex your financial needs, our branch and specialist teams work together to tailor the best solution to help you manage your money. Your priorities may change but with a single point of contact, you always have someone to rely on. They'll be with you to help keep you on track towards your goals, no matter what direction life takes you.

Loyalty counts

We value loyalty. As well as competitive pricing, we'll reward you with additional benefits as you develop your relationship with us.

Comprehensive advice you can trust

We're based here. That means fewer management tiers and potentially quicker decisions. We don't like to handball.

We prefer to keep things simple. That means recognising you as 'one customer' - not just a 'home loan customer' or a 'credit card customer'.

With all your relevant information at our fingertips, we're better placed to offer you more timely, holistic advice wherever you are in life. You might need a transaction account or credit card, a home or investment loan, insurance or a financial plan.

Bank of Melbourne Financial Planners are authorised representatives of Westpac Banking Corporation so we can help you find the right solution, or combination of solutions, at the right time.

We'll make it just as easy to find all the information you'll need about the terms and conditions and fees and charges of our products. As you'd expect, lending criteria apply to all of our credit products. We also like to get on the front foot.

For instance, if there's a problem with an automatic payment or cheque, we'll email or SMS you to let you know (if you have opted in to this service). We see banking as a continuous conversation.

If your life changes and you're ready to chat, we're ready to listen.

As your life changes, so can your solutions.





Local involvement that makes a difference

We're genuinely interested in seeing the local neighbourhood succeed. We live here too, so we're happy to put our time and money where our passion lies.

With your involvement, we'll decide on the most effective way to support our local neighbourhoods.

We also have regular Staff Volunteer Days where our people give their time to help out with activities in their local area. If you'd like to join us and get involved, let us know.

Locals supporting locals.

The time of your life.

We all have different priorities depending where we are in our lives. Whether you're looking to head overseas or settle down, build a family or build your wealth, we want to see you achieve your goals. We've identified four key moments in time in most of our lives. They're not definitive but they can help you to start prioritising what's important to you in the short and long-term.



► **Building a financial platform.**

At this point in life you're working hard to become more financially secure as well as getting the most out of life - travel, upgrade your car, buy a house, maybe move in with your partner, get married, even have a baby. To do it all, you know your finances are going to take some managing.

You also appreciate the importance of seeking advice on protecting your income to help ensure you can manage your debt. Whatever you're building towards, talk to us about how we can help you get on with enjoying life.



► **Growing your wealth.**

By now you've been working for a while. It's a good time to capitalise on your achievements. Making the most of your money now will help set you up for an even more successful financial future. Establishing a clear plan can also help maximise your time spent with family or pursuing your interests. You're also aware of how important it is to protect the things most valuable to you.

From refinancing your home to financial planning, a good plan is essential to help you achieve your financial goals. Talk to us about the options that could work best for you.

► **Managing your wealth.**

At this stage you've decided to put more time and money into yourself. You want your finances to be tax effective and working hard, so when you retire you don't have to. Whatever your priorities, together we can ensure you're looking after what's most important to you, both now and into the future.

From retirement planning to effective investment strategies we can help you map out a financial plan for the next stage of life's journey.





► **Focusing on you.**

You've finally downed tools or are seriously part-time. It's time to explore the richness of life and the passions you've put aside in the past, like taking off on that around-the-world trip. No need for a complete financial overhaul, however it is the ideal time to get advice to help ensure your finances are in premium working order.

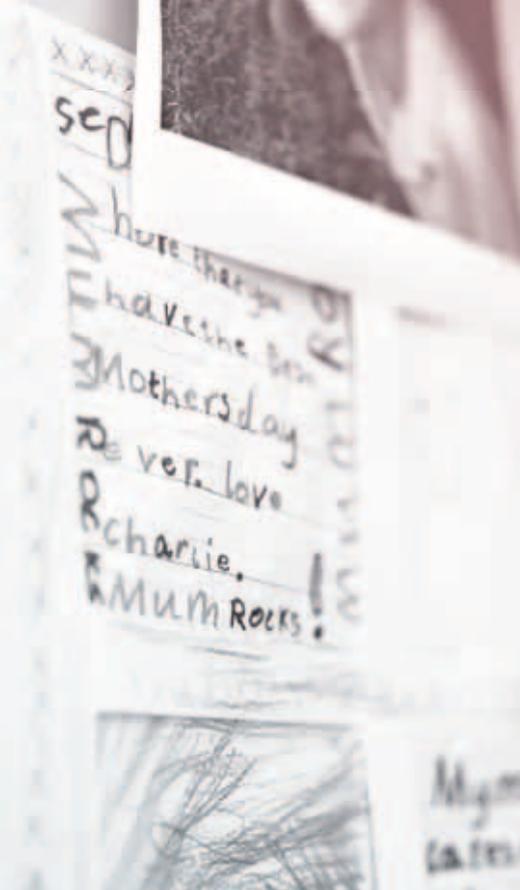
To make the most of your 'me time', talk to us about finding the right mix of superannuation, investment accounts, retirement transition strategies, maximising income, protecting your capital, and more.

We're blessed to live where we do. We have a great way of life and a bright future ahead. If you'd like a financial partner who'll be there, with the support you need as your life changes, we're here. For life.

This brochure is just a snapshot of how we think. For the full picture, drop into your local branch and let's get the conversation started.



Bank of Melbourne



Better banking is around the corner.

To talk about a better banking
solution for you drop into your
local branch or call **13 22 66**.

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