



**AUSWIDE**  
— **BANK** —

# SHARE IN THE BEST OF AUSWIDE BANK

*An exclusive offer to our shareholders*

*Small things. Big difference.*

[auswidebank.com.au](http://auswidebank.com.au)



Thank you for your investment in Auswide Bank.

We are determined to make a big difference to Australian banking. *Our promise is Small things. Big difference.*

That's because everyone at Auswide Bank believes it's the small things that make us different to the 'big banks'. We believe that every action we take and every decision we make can make a big difference to our customers, communities, business partners and of course to you, our shareholder.

Shareholder support has been the foundation for our growth and will play a vital role in our future success. So one of the small things we do is to recognise your value to Auswide Bank with our exclusive offer for individual shareholders.

Auswide Bank Shareholder Advantage is a compelling reason for you to experience the big difference with our competitive products and superior service, or expand your business with us if you already have an account.

The details of our Shareholder Advantage offer are outlined within this brochure, but if you have any further questions please contact with us to find out more.

I look forward to finding more opportunities to reward our shareholders in the future.

Martin Barrett  
Managing Director

# OUR SHAREHOLDERS DESERVE THE BEST WE HAVE TO OFFER.

## WE INVITE YOU TO EXPERIENCE THE AUSWIDE BANK ADVANTAGE.

We've created our Shareholder Advantage offer to acknowledge the contributions of Auswide Bank's shareholders. There's no annual fee to pay, and no additional hoops to jump through, it's simply a fantastic opportunity to take advantage of a wide range of bonuses and benefits.

Some terms & conditions will apply. Please read the Auswide Bank Ltd Shareholder Advantage Schedule of Benefits and Terms & Conditions for full details.

Normal assessment criteria apply for the products held under the Shareholder Advantage offer. Auswide Bank cannot guarantee your approval for these products, even though you are a Shareholder.

## WHO IS ELIGIBLE?

This exclusive offer applies to shareholders who own 1000 or more ordinary shares in Auswide Bank.

The shareholding needs to be in a personal name, SMSF or family trust. If you have a joint holding in two or more personal names, all joint holders can apply. Individual trustees of SMSF or family trusts are also eligible.

Company, other trusts and deceased estate shareholdings are not eligible for this offer.

# WHAT OUR SHAREHOLDER ADVANTAGE GIVES YOU.

Auswide Bank's Shareholder Advantage offer gives you a range of savings and benefits on your home loan, everyday banking, term deposit, insurance & credit card.



## HOME LOANS

- › **Save on Home Loan Interest**  
Receive generous discounts off our Standard Rates on new qualifying home loans and lines of credit.
- › **Save on Home Loan fees**  
Save on selected fees and charges that may otherwise apply to your home loan



## EVERYDAY BANKING

- › **Monthly Account Fees Waived**  
Save on bank fees on qualifying transaction accounts.
- › **Transaction Fees Waived**  
Save on transaction fees on qualifying transaction accounts.



## INSURANCE

- › **Save on Home Building & Contents Cover**  
Protect your Home Building and Home Contents together on the same Insurance policy and save on your combined premium.
- › **Introductory Home Building Cover**  
Receive up to the first 90 days free Home Building Insurance when purchasing an existing residential property financed through Auswide Bank.
- › **Save on your Car Insurance**  
Protect your private motor vehicles with Car Insurance and save on your premium.



## TERM DEPOSITS

- › **Earn Higher Interest**  
We'll pay a higher rate on new standard term deposits.



## CREDIT CARDS

- › **No Annual Fee**  
We'll waive the annual fee on your eligible Auswide Bank credit card.

Full details of benefits available upon request.



## HOW TO APPLY

To apply for this shareholder offer, visit an Auswide Bank branch or email [auswide@auswidebank.com.au](mailto:auswide@auswidebank.com.au) and we'll ask you to complete a Shareholder Advantage Application form.

To apply for these benefits on your existing Auswide Bank qualifying products, you'll need to provide a copy of your most recent Dividend Statement or Chess advice – showing the number of shares held and your Holder Identification Number (HIN) or Shareholder Reference Number (SRN).

Before applying for these Shareholder Benefits, please read the Shareholder Advantage Schedule of Benefits and Terms & Conditions, available on our website ([auswidebank.com.au](http://auswidebank.com.au)) or by request at an Auswide Bank branch.

Please note, even though you may provide details of your Shareholding, we are unable to recognise your eligibility for Shareholder Benefits on products you may apply for in the future. For new product applications, the relevant benefits will only apply when you tell us you are an eligible shareholder and you have already completed a Shareholder Advantage Application form.

## THE FINE PRINT

Standard fees and charges, interest rates and premiums otherwise applicable to the respective products are amended as part of these Shareholder Benefits and the Shareholder Advantage Terms & Conditions.

Auswide Bank may review a shareholder's eligibility for these benefits by reviewing our Shareholder Register from time to time. If you have less than the minimum number of qualifying Auswide Bank Ltd. Shares, or you break the individual terms & conditions for these products, the Package Fee which has been waived as part of this offer will become payable, or, your Shareholder Benefits may be withdrawn and products will revert to their standard terms & conditions.

The products available under the Shareholder Advantage offer are issued by Auswide Bank Ltd ABN 40 087 652 060, Australian Financial Services and Australian Credit Licence 239686 or by one of our third party alliance partners. To apply for these products you will need to complete the relevant product application form and meet the individual terms and conditions and/or assessment criteria for that product. For details of the product issuer and to see if the product is appropriate for you, you should read the relevant Product Disclosure Statement and the Auswide Bank Financial Services Guide.

This information is current as at 1 April 2016. Auswide Bank reserves the right to change or withdraw these Shareholder Benefits for new and/or existing shareholders at any time. Shareholders will be provided with 30 days notice of any changes.

It's time for  
change.

**Say hello** to  
Auswide Bank.

f in   

1300 138 831

[auswidebank.com.au](http://auswidebank.com.au)

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