



MONEY matters



January 2012

Safer travel

Land fraud protection

Community Sponsorships

Win! Black Swan Tickets



How to soar in 2012.

Welcome to 2012. Are you ready for it?

Some say that the Mayans predicted the end of the world in 2012. Some who have been watching the political and economic events of the last year or so would be inclined to agree.

But we at Unicredit know that in spite of the doomsayers, the world will indeed go on - and here in Western Australia we're among the luckiest people to live on planet earth right now. Our economy is booming, our unemployment is lower than most places, and the investment keeps flowing in.

Of course, that doesn't mean any of us can afford to be complacent. It's still a great time to consolidate all your debt into one manageable pile, to make plans for your future, and to keep working towards your goals.

So maybe now is the time to make a new year's resolution or two:

- Consider talking to the Unicredit Lending Centre about refinancing your home loan at our low rate.
- Perhaps think about putting some income protection in place so that if illness or misfortune arrives unexpectedly you can survive financially.
- Make a finance and investment plan that allows for the current volatility, or even takes advantage of it.

The team at Unicredit can help you with these and many other finance and banking services, and in 2012 we'll be happy to help you in any way we can.

We could field two cricket teams!

Change is inevitable in this crazy world we live in. And so it is that Unicredit can announce some new additions to our team over 2011.

There is something about working in a credit union as opposed to that other type of financial institution that our people just love. Mostly that "something" is the ability to deliver genuine customer service to our members, and feel part of the big family we have around us.

In Member Services we welcomed Wendy, Pam and

Tanya, all of whom have extensive experience in banking services. So extensive is their experience in fact, they wouldn't allow us to write exactly how many years.

Holly also joined us at the Nedlands branch as a trainee, and is completing her Certificate 3 in Financial Services whilst working with us.

At last count there were 22 of us spread across our four sites at Nedlands, Curtin, Murdoch and UWA and we're all here to serve you, our members.

2011 an 'interesting' year.

Melbourne Cup rate cut to be the first of several?

Over the course of 2011 we saw a great deal of angst, uncertainty and trouble in the world. Throughout the turmoil, Australia sat quietly waiting to see if a US or European shock would knock us down a peg or two. And in the end, nothing happened.

The RBA had their board meetings and reviewed the cash rate every month but repeated the same line every month: no change. Then finally in November, inflation figures, an anticipated softer jobs market and ongoing concerns about Europe were deemed enough to provide a 0.25% cut to the rate. This was followed up again in December with an early Christmas present of a further 0.25% rate cut.

Australian consumers and mortgage holders could breathe slightly easier. Those sucking in the most oxygen, of course, were customers of Unicredit. It's great news to have your interest rate reduced but when your rate is already lower than the big banks, it's even sweeter.

Where to in 2012? Well anything may have happened between the time of writing and you reading this, but the

general consensus is there are still enough concerns about finance globally that we are probably facing more time with rates staying as they are or moving even further south.

If you're still stuck with a big bank on a big bank standard variable rate, then give Unicredit a call. Save yourself around 0.6% on your rate - and thousands of dollars - over the life of your loan.

It's easier than you think. Call one of our Lending Consultants today and let us show you how to save yourself a packet while still getting the great service for which we are well known.

Take a look at how our home loan rate compares:

WHO	HOW MUCH?
ANZ	7.30%
Commonwealth	7.31%
Bankwest	7.20%
NAB	7.22%
Westpac	7.36%
Unicredit	6.60%

Standard variable rate as at 19 December 2011

Community Sponsorship - we'd like to help you too. Just call.

Here at Unicredit we are happy to contribute our skills and resources to help create an unforgettable event for university staff and student associations. Through these event partnerships we ensure that we are involved with our members and in touch with the wider community.

Over the past year Unicredit sponsorships have included a number of events and programs within the community, including the MUEnSA "Battle of the Brains" Quiz Night, the Curtin Community Golf Day and the internationally recognised 3 Minute Thesis Grand Finals at UWA.

By sponsoring these events we are able to get to know our members and the community that little bit better and this helps us understand their wants and needs. This allows Unicredit to produce tailored and appropriate banking products in the future and keep our customers happy.

If you are in charge of events for the staff, student or other associations at your institution, don't forget to call Unicredit when you're in planning mode. We just may be able to help you.



It doesn't matter what your community event is, if it involves university staff or student associations, we may be able to help you with sponsorship. Give us a call.

Murdoch Sports Day - fun in the rain!



One of the most successful and fun events that Unicredit had the privilege of being a part of this year was the Murdoch Staff Sports Day on Friday 2nd September.

Although the weather was not kind on the day, no rain could dampen the spirits of the participants, with all teams determined to play on through the storms. The gym was scattered with colour and costumes, with each faculty sporting a different team name and theme.

Throughout the day the Unicredit team handed out cans of soft drink, water, stubby holders, and jelly beans to wet, but excited, Murdoch staff. We were also sure to keep an eye out for any outrageous costumes, over-enthusiastic staff, or collisions on the courts so that at the end of the day we could give out \$100 cash prizes to those who proved their determination and commitment to the event.

After a nail biting leader ball final, won by the Health Harriers, the staff headed up to the Murdoch Tavern for a sausage sizzle, drinks and announcement of prizes.

Hazel Collier, the Unicredit Murdoch Branch Supervisor, handed out 5 x \$100 vouchers to ecstatic participants and the celebrations continued on into the night.

LEFT: As our pictures show, a lot of fun was had by all!

Only you can sell your home!

Sadly, there are some dishonest people in this world. But we at Unicredit work hard to ensure that fraudsters never get their hands on your money.

In light of this, it is probably worth a friendly reminder about our security practices.

In the interests of keeping you and your money completely safe, we may ask for identification if you visit us at one of our branches. This is particularly true if our staff member is new to the branch and hasn't got to know you yet, or maybe it's been a while since you last visited.

Identification or ID Fraud is an increasing concern throughout our community, especially with all the technology we use these days. Please understand this request is not meant to inconvenience you, but rather to protect all our members, including yourself.

Home for sale - yours!

Perhaps one of the most concerning new types of fraud is when a con artist manages to sell your house from underneath you, as has happened a couple of times recently.

This crime is of particular relevance to academic and other university staff who may be vacating their homes for long periods to work or study overseas, as the frauds recently committed both involved owners residing outside of WA.



Landgate has promised they have fixed some of the loopholes that made it possible for advanced scammers to pull this stunt twice in WA over the last 18 months. They have also introduced a new caveat for landowners, which seeks to provide protection for people in this slightly more vulnerable position.

The new caveat will stop the registration of certain documents or instruments that would normally need to be signed by an owner, such as a transfer or an application for replacement duplicate title. Removal of the caveat can only be effected by presenting yourself in person at Landgate's Midland office and satisfying a 100 point identity check.

This extra check should make it very difficult for someone to successfully impersonate you and be able to have a sale of your property occur. As always, seek advice as to whether this may be appropriate to your circumstances. Landgate has an Advice Line (08) 9273 7044.

ARCADIA

by Tom Stoppard

Director: Kate Cherry



Stoppard's absorbing play jumps back and forth between the centuries and explores the nature of truth and time and the confusing and disruptive influence of sexual attraction on our orbits in life.

"Tom Stoppard's Arcadia... is the greatest love story on the British stage for decades... a masterpiece." The Independent

Season: **17 March – 1 April 2012**

Venue: **Heath Ledger Theatre, State Theatre Centre of WA**

Book through BOCS on 9484 1133 or www.bocsticketing.com.au

WIN TICKETS!

To enter, simply complete your details below and return to your Unicredit branch by 30 January, or post to: Arcadia Comp, Unicredit, PO Box 3200, Nedlands WA 6009. Or click on the news item link at www.unicredit.com.au and email through your details.

Name _____

Member No _____

Conditions of entry: 1) One entry per member excluding staff. 2) The judges' decision is final. 3) Competition closes 30 January, at 4pm. PRIVACY: Unicredit respects your privacy, and will not use your personal details for marketing or other purposes.

Warning: Some coarse language and adult themes.

Now when you travel you can leave your security worries at home.



Call Unicredit before you go away, and travel securely.

We'll keep an eye out for suspicious transactions.

Travelling overseas should be as stress free and enjoyable as possible, but with card fraud on the increase, you need to be security conscious to avoid the interruptions and inconvenience that come with card fraud or identity theft.

So when you're heading off, Unicredit is here to help. We have implemented an additional level of security by adopting a 24 hour card monitoring service.

This monitoring service, carried out by trained fraud detection specialists, will identify suspicious transactions and contact you (*from their phone number: 1300 705 750*) so any suspect transaction can be confirmed before it is processed.

As always, the team at Unicredit are here during working hours (8:30am to 4:30pm) weekdays on (08) 9389 1011 to help with any questions you may have regarding card fraud, travelling precautions and trouble-free travelling.

It's easier if you let us know before you go.

If you go overseas without letting us know and our monitoring team suddenly sees a transaction a long way from home, we'll try and contact you to confirm the transaction.

But if we're unable to reach you (say if you turn off your phone or don't have roaming activated while overseas), a block may be put on your card in order to keep your funds safe from fraud.

To prevent this from happening and ensure your travel transactions are hassle free, please contact Unicredit before you go overseas to let us know where you're going and when you'll be there. This will help ensure we don't block your card unnecessarily.

Keeping your details up to date.

Please ensure Unicredit has your current mobile and home phone numbers. You can email through your contact details to enquiries@unicredit.com.au or call us (08) 9389 1011.

Refreshingly, some things in life are still free.

What a great time to remind you all of all the great things we offer at Unicredit, free of charge.

Insurance payments fortnightly (not monthly)	FREE
Bridges Financial Planning first visit	FREE
Over the counter transactions	FREE
Old fashioned service with a smile	FREE
Use of NAB and Redi ATM network	FREE
Online banking	FREE
Redraw on your home loan	FREE
Transactions	FREE
Account keeping (with some very reasonable conditions)	FREE



Better customer service? The feeling's "mutual".

**Can 23,000 people really be wrong?
We didn't think so either.**

But that's how many people used the Rate & Review section on mozo.com.au in the past year, rating their financial institutions on service, trust, price, features and convenience - and their results may surprise you.

Unless, like our customers and staff, you're familiar with the benefits of dealing with a "Mutual" like Unicredit.

The results:

- Customers ranked "Mutuals" (like Unicredit) better than banks on each of the following aspects of their business: Service, Trust, Price and Features.
- They also ranked us equal to the big 4 banks on Convenience.
- 7 of the top 10 banking providers were mutuals.
- 9 of the top 10 banking providers for customer service were mutuals.
- The biggest gap between mutuals and the big four by product type is in home loans.
- Mutuals scored an 8.2 for overall satisfaction, with the big 4 banks at 6.9 and other banks at 7.5.
- 75% of mutual customers ranked their provider an 8 out of 10 or more. Only 50% of major bank customers did the same.
- A clear 1.5 points difference between mutuals and the big four on service, trust and price.

Now, as a member you're probably pretty comfortable with us being a mutual, and the benefits this brings you.



The interesting thing is, many others still remain a bit unsure of where we sit in the banking world. We really don't think we're that mysterious, and we share our advantages at every opportunity.

But if you come across someone who is still confused or unaware of the benefits of mutual banking, let them know about these results and point them in our direction. They'll be glad you did.

"As a Mutual, we exist to provide the best services possible to our members – it all comes back to you."

It's official: We're Australia's Best Everyday Account!

Our win is your guarantee of excellence.



It's not everyday you get to win an award as nice as this. So naturally we were thrilled to be recognised by Money Magazine, with the "Best Everyday Account in Australia" award recently.

As existing members we hope it gives you some comfort knowing you are in the right place with the right banking partner. Being small does have lots of advantages, as our personal service and great rates prove.

But if there is a disadvantage, it's the misperception that our size somehow affects our ability to deliver. On the contrary! We believe that small is better, without affecting our ability to meet your every financial need, and winning this award is a great indication of our capacity. Make sure you spread the word.

University galleries - art on show for all.

There's nothing much better than a Perth summer. But if you're sick of the beach and want to exercise your visual senses, why not pop along to an art exhibition or two. Here are a couple that we know of but why not check out their websites and see what else tickles your fancy.



U-Ram Choe.

Purnu, Tjanpi, Canvas. Art of the Ngaanyatjarra Lands.

When: **10 February – 12 May 2012**
Where: Lawrence Wilson Art Gallery, UWA

Purnu, Tjanpi, Canvas: Art of the Ngaanyatjarra Lands is an exhibition of the dynamic creativity of the Western Desert's Ngaanyatjarra artists. Elegant and whimsical, the art of Ngaanyatjarra artists reveals a glorious world of colour and craftsmanship as a living heritage. For over thirty years, these custodians of Country, scattered throughout the Lands, have expressed themselves through a lively and evolving creative practice that blends the traditional and contemporary approaches.

The exhibition showcases the humour and playful innovation of the Tjanpi Desert Weavers, the explosive eclecticism of artists in translations of weaving and carving into paint, and the glorious canvases that reflect the completeness of the desert and community life.

Gallery hours 11.00am - 5.00pm Tuesday to Friday and 12.00pm - 5.00pm Saturday.

Entry to the exhibition is free.

For further information please call: (08) 6488 3707 or visit www.lwgallery.uwa.edu.au

U-Ram Choe.

When: **3 February – 2 March 2012**
Where: The John Curtin Gallery,
Curtin University,
Kent St, Bentley

The John Curtin Gallery will present contemporary Korean artist U-Ram Choe, who specialises in making complicated mechanical sculptures that look like futuristic biological organisms.

The exhibition will feature several of Choe's machines, which are made of precision-engineered stainless steel, aluminium and acrylic 'bones' orchestrated by computer programs and tiny motors.

The exhibition opens 3 February and runs until 2 March 2012.

The Gallery is open Monday to Friday 12pm – 5pm and every Sunday during February 1 – 4pm.

Entry is free and parking is free on Sundays.

For further information, please phone 9266 4155, visit www.johncurtingallery.curtin.edu.au or become a friend of the gallery on Facebook.



Anmanari Brown, Seven Sisters, 2009, acrylic on canvas, 49.5 x 151.5 cm.
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