



Winter Edition - July 2016

## WELCOME TO THE WINTER EDITION OF SOUTH WEST CREDIT NEWS

As a customer owned financial institution, we are constantly striving to ensure we return value to you, our customers. Over the past 6 months we have seen a number of new products and services introduced, including our extremely popular Banking App, our 2 hour personal loan approval, as well as our Responsive Online Forms. Over the next 6 months we will continue to invest in technology to bring you a fully Responsive Website, updated Banking App and an enhanced lending platform.

The past twelve months has seen record growth in our home loans as more and more people make the move to South West Credit. Our local lending centre offers fast turnaround and support every step of the way. Our highly competitive interest rates and attractive

refinance offers make South West Credit the lender of choice for many locals. Meet our lending specialists below.

Are you looking to purchase your first home but not sure where to start? We are holding a First Home Buyer Information night on Wednesday 31st August, 2016. It's open to members and non-members and registration is a must. Full details on the next page.

I wish you all the best for the financial year ahead and hope you enjoy this edition of Credit News.

Regards,

David Brown (CEO)

## YOUR HOME LOAN SPECIALISTS

At South West Credit you matter. That's why we have a dedicated lending centre and a range of experienced lenders to work with you every step of the way

### YOUR LOANS MANAGER ROD MCCLURE

With over 28 years of banking experience, Rod can work with you to help you achieve your dreams by using his extensive experience in commercial and residential finance.

Call Rod today on 1300 856 796

### YOUR HOME LOAN SPECIALIST JULIA O'NEILL

Julia is passionate about helping people buy their home and get into the property and investment market. She will work with you every step of the way and is happy to share her own personal experiences of getting into the home and investment market.

Call Julia today on 1300 853 293

### YOUR HOME LOAN SPECIALIST SHANE WATTS

With 18 years banking experience behind him Shane is dedicated to helping the next generation get into the housing market. He will work with you to find the right loan and account structure to suit your specific needs and enjoys being there throughout the entire home purchasing process.

Call Shane today on 1300 163 064

### YOUR HOME LOAN SPECIALIST CHRIS HANSFORD

Chris is passionate about getting you into your first home. He knows how overwhelming it can be and will work with you every step of the way to help you achieve the great Australian dream of buying your first home.

Call Chris today on 1300 825 641



# FIRST HOME BUYER INFORMATION NIGHT

Are you looking to purchase your first home but not sure where to start? You're not alone.

That's why South West Credit has teamed up with a range of local experts to bring you its First Home Buyer Information Night.

The event will cover everything you need to know from inspections, to permits, to finance and conveyancing.

**When:** Wednesday 31st August, 2016

**Where:** Mid City Motel Warrnambool

**Time:** 5pm (speakers from 5:30pm)

Registration for the event is a must and can be done online via [www.swcredit.com.au/FHB](http://www.swcredit.com.au/FHB)

For more details visit [www.swcredit.com.au/FHBNight](http://www.swcredit.com.au/FHBNight)

## GIVING BACK TO THE COMMUNITY

During 2015/16 South West Credit is pleased to have contributed over \$25,000 in sponsorship to the local community. This includes a range of sponsorship activities covering art, sporting clubs & sporting events, schools, financial literacy and a range of community group events.

As well as our sponsorship, we have been able to provide over \$9,000 in support to groups and individuals within the community who struggle to find funding through other channels. Our Community @ Heart program commenced in 2006 and has been a great support channel for those in the community that need it the most.

We would like to congratulate Vicki Jellie and the whole Peters Project team on the nearly completed South West Regional Cancer Centre. South West Credit is pleased to be contributing \$30,000 to this great centre that will benefit our local community significantly for generations to come

### Keep your card safe

Don't ever presume you can be too careful about protecting your debit or credit card. A few tips to secure your card include:

- Make sure your PIN is secure and kept separate to your card.
- Avoid having a PIN that is a sequence of numbers that could be easily guessed.
- Don't share your PIN with anyone.
- Check your statements regularly for unauthorised use.
- Always cover the PIN pad when entering your PIN
- Don't let your card out of your sight. If the payment machine is elsewhere, either accompany the retailer or request they bring it to you
- Report missing cards immediately
- Always reject any request to confirm your card details or passwords over the phone. South West Credit would NEVER ask for these details from you.
- Sign up for email/SMS "transaction alerts"

### Win 1 of 3 \$100 Vouchers

Have you downloaded the South West Credit Banking App yet?

**Download our app via the App Store or Google Play, and register your details for your chance to win 1 of 3 \$100 Coles Myer Vouchers.**

Register via the promotional banner within the App.

