



WELCOME TO THE SUMMER EDITION OF SOUTH WEST CREDIT NEWS

I hope you all enjoyed a safe and happy Christmas with your family and friends and I wish you all the best for 2016.

The past 6 months has seen some significant milestones for South West Credit, with our total assets reaching more than \$100M for the first time in our 50 year history. The success stories continued with South West Credit winning the QBE Retail Branch of the Year Award, a national award which recognises our amazing insurance team for their commitment and dedication.

In the past 18 months we have seen a big jump in people making the move to South West Credit for their home loan needs. For the 2015/16 financial year South West Credit wrote \$20M in loans – a significant \$5M increase in the previous years lending. The community has definitely realised South West Credit is a key player in the home loan market and we continue to see record loan funding each month.

We have continued to invest heavily in technology and have performed upgrades to our system to provide compatibility with Banklink and Xero accounting software systems. The most significant investment we have made this year is our much anticipated Banking App, which we are extremely excited to launch. Full details are available on the next page.

We have so much in store for you all in 2016, and are excited to work with you in the year ahead.

Kind regards,

David Brown (CEO)

'Invest in the South West' Information Night

Purchasing a home can be a daunting experience, whether it's your first home, your 10th home or whether you're purchasing as an investor. To help you, South West Credit has teamed up with a range of local industry experts to bring you 'Invest in the South West'.

The night will give you all the information you need as a home buyer, as well as access to a range of experts to answer all the questions you need to know.

Speakers will include Accountants, Conveyancers, Financial Planners and Lending Specialists.

We will have a range of exhibitor stalls on the night covering real estate agents, builders, valuers, developers plus many more.

When: Friday 19th February, 2016

Where: Mid City Motel Function Room

Time: 4pm – 7.30pm (speakers from 5pm)

Registration for this event is a must and can be done online via www.swcredit.com.au/exporegistration

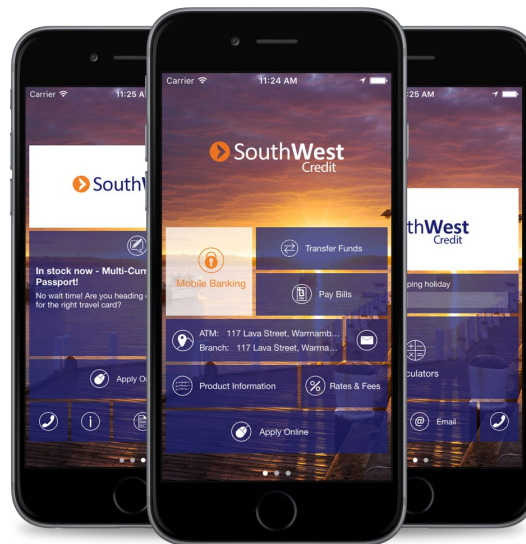
Our Banking App is here!

We are so excited to launch our **Banking App** to you, to give you banking on-the-go with your smartphone, anywhere, at anytime.

With unique features like 'quick balance' and transfer options, the App provides you with improved service and convenience.

What you can expect from our Banking App:

- Obtain a quick balance
- Transfer funds to any Australian bank account
- Access our range of banking calculators
- Set a savings goal and link it to a nominated account to track progress
- Locate your nearest ATM
- Access product information, rates and fees



- Apply for loans and other products and services
- Keep up to date with the latest news from South West Credit

Download the South West Credit **Banking App** now via the Apple Store or Google Play and tell us what you think.

For more information visit www.swcredit.com.au/app

Home Loan Growth

More and more people are making the move to South West Credit for their home loan needs.

People have realised the benefits of customer owned institutions such as South West Credit who put their customers first, and continually receive market-leading customer satisfaction ratings.

With South West Credit currently offering record low interest rates and the silly season now behind us, now is the perfect time to talk to the South West Credit lending

team and see what South West Credit can do for you. Whether you are looking to purchase a new home or refinance an existing loan South West Credit can work with you to find the best lending solution for your needs.

Contact us today on 5560 3900 or apply online via www.swcredit.com.au/apply and see what South West Credit can do for you.

Stay Safe Online

When it comes to security it is good to know that you are the best line of defence to protecting yourself from fraud.

Below are some tips to help you reduce your risk when shopping online:

- Keep your software and virus protection current
- Create strong passwords with more than six characters and try to mix numbers and letters
- Your online banking password should be unique and not reused on another site
- Only buy from reputable businesses, do some research online before making a purchase if you are unfamiliar with the site
- Ignore emails from senders you don't know
- Download files only from sites you know
- Check the URL is correct for the site you are dealing with (no spelling errors or additional symbols)
- Sign up for email/SMS "transaction alerts"
- Never provide your banking details in response to an email, Financial institutions will never email or call you to confirm your details
- Check your statements regularly for unauthorised transactions
- Contact your bank immediately if you suspect fraudulent activity on your account.