



**SouthWest**  
Credit  
*Your local Bank*

Summer Edition + January 2021

## Welcome TO THE SUMMER EDITION OF SOUTH WEST CREDIT NEWS

As we welcome in the New Year with open arms, it's hard to fathom where the last 12 months have gone. 2020 provided many challenges for us all as a result of COVID-19. Whilst it is not behind us yet, I feel we are better placed for 2021 as we adapt to the new 'COVID Norm'.

Throughout the pandemic we saw a considerable increase in fraud, with scams constantly evolving to take advantage of the changing conditions. The increase in online shopping meant a huge increase in Australian cards being compromised. To protect yourself when shopping online, we suggest you pay with PayPal whenever you can, read why on page 2.

Over recent months you may have received an SMS from South West Credit. This is our dedicated messaging service which we will communicate with you through from time to time. It is important to note that we will never send you any links or attachments, and we will never ask you for your personal or financial information via SMS or Email. If in doubt it is always best to check with us by calling our branch on 55603900.

I wish you all a great year ahead for 2021 and I look forward to working with you to help you achieve your financial goals.

**David Brown - CEO**

### Your 'true' local Bank, invested in you and your community

South West Credit is your 'true' local Bank and has been investing in the south-west community for the past 56 years.

Over the years we have helped thousands of locals get into the property market, and supported hundreds of locals to start their own business. We are here to help you grow, as we always have, no matter what stage of life you are at.

### Quick Quiz!

Which one of the following products does South West Credit NOT offer:

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Home Loans          | <input type="checkbox"/> Term Deposits     | <input type="checkbox"/> Transaction Account |
| <input type="checkbox"/> Savings Account     | <input type="checkbox"/> Car Loans         | <input type="checkbox"/> Visa Debit Card     |
| <input type="checkbox"/> Financial Planning  | <input type="checkbox"/> Banking App       | <input type="checkbox"/> Investment Loans    |
| <input type="checkbox"/> Commercial Loans    | <input type="checkbox"/> Insurance         | <input type="checkbox"/> Internet Banking    |
| <input type="checkbox"/> Credit Card         | <input type="checkbox"/> EFTPOS Facilities | <input type="checkbox"/> Osko by BPAY        |
| <input type="checkbox"/> 100% Offset Account |  |  |

Answer: trick question - we offer all of the above products.

By banking with South West Credit, you are giving back to your community. In 2019/20 we provided almost \$50,000 in sponsorship and donations to our local community, this is not including our 'hands on' volunteer work within the community.



If you like banking with us, why not tell your family and friends about us? We don't have big million dollar marketing budgets like our competitors, so your referrals mean a lot to us, as do you.

## Add **SWC** to your contacts

**HAVE YOU ADDED OUR MESSAGING SERVICE TO YOUR CONTACTS YET? IT'S A GREAT IDEA, THAT WAY YOU KNOW THE MESSAGE IS FROM US.**

### How I hear you ask?

Well, each phone is different, but to add a contact from an SMS the first few steps are the same:

1. Tap 'Messages' app on the home screen
2. Select the conversation/ SMS that came from us (This is where the process will change from device to device).
3. Look at the top of the screen for an 'Add Contact' button, if you are unable to locate this, you may need to click on the **vertical ellipsis menu**  or the **Hamburger Menu**  to explore further options.
4. Locate and select the 'Add Contact' button.
5. Add our name (e.g. South West Credit) and select 'Save'.

If you run into any problems you can easily find instructions for your specific device online via a Google search or simply contact our branch for assistance.

## Shopping online? Use PayPal

**WITH THE INCREASE OF FRAUD IN 2020, PAYPAL MIGHT BE YOUR NEW BEST FRIEND FOR ONLINE SHOPPING.**

PayPal keeps your financial information securely encrypted so you can pay online with confidence, even if you don't know the seller.

Its free to sign up, you can link multiple cards and you can be refunded with Buyer Protection if something goes wrong. PayPal is accepted by thousands of Australian stores and million more worldwide.



## KEEP YOUR CARD SAFE

**DON'T EVER PRESUME YOU CAN BE TOO CAREFUL ABOUT PROTECTING YOUR VISA DEBIT CARD.**

A few tips to secure your card include:

- Make sure your Personal Identification Number (PIN) is secure and kept separate to your card.
- Avoid having a PIN that is a sequence of numbers that could be easily guessed.
- Check your statements regularly for unauthorised use.
- Cover the PIN pad when entering your PIN at a public ATM or EFTPOS terminal.
- Use only internet banking via our secure website: [www.swcredit.com.au](http://www.swcredit.com.au)
- Always reject any request to confirm your card details or passwords over the phone. South West Credit will NEVER ask for these details from you.

## SQUARE EFTPOS FACILITIES

**ARE YOU A BUSINESS, ASSOCIATION OR CLUB LOOKING FOR EFTPOS FACILITIES?**

**Perhaps you run a local market stall? Take a look at our Square EFTPOS facilities.**

- ✓ **No contracts or monthly fee**
- ✓ **The smallest tap-and-go reader in the market**
- ✓ **Deposits as fast as the next business day**
- ✓ **Same rate for all major cards**
- ✓ **Links with your SWC account**

Visit [www.swcredit.com.au/Square](http://www.swcredit.com.au/Square) or contact us on 5560 3900 to find out more.

