

a new era
for intelligent
banking

mecu
intelligent banking™

mecu is combining its RegionalOne and mecu banking systems to achieve greater efficiency and responsiveness when serving you.

The following information explains how you can keep going about your normal banking business and provides contact details to use when you need assistance.

We recommend you keep this brochure handy, as you may need it for future reference.

new BSB – 803 140

Following conversion there will be only one BSB number for **mecu**. The new BSB is 803 140. Your existing payroll credit or direct credit will still reach your account as the previous BSB will still be recognised by our banking system for some time to come. However, as soon as practicable following conversion, please update your BSB with your employer or service provider (for direct debits or credits) to avoid any possible future inconvenience.

member numbers

There will be no change to most individual member numbers.

Some members will receive a new member number as their number already exists on the **mecu** banking system. Affected members will be advised of their new number. For the services mentioned below this new member number will need to be used after system conversion.

Unfortunately changing some member numbers could not be avoided. Staff at **mecu** will be working to minimise any disruption.

Accessing accounts

After conversion members who are already registered users will be able to access their accounts through automated telephone banking or internet banking, using their existing access codes. For additional information please refer to internet banking and automated telephone banking (see over).

For staff assisted telephone banking you require a special access code and details will be sent separately. After conversion you can make arrangements to use this service by calling **mecu's National Service Centre on 132 888**.

As is currently the case, if your account requires more than one signatory and both must sign, you will not be able to transfer money or make payments using internet banking or the automated telephone banking service.

Internet banking

When we move your accounts to **mecu's** banking system you can still continue to use internet banking by entering your member number, and existing netcode.

After conversion access to internet banking can be achieved via the **mecu** web site at **mecu.com.au**

For members using VIP tokens these will not be used to login to internet banking but **will be needed** to transfer funds to an external destination or to transfer funds to another **mecu** membership within **internet banking**.

When you use internet banking your existing account numbers will be displayed.

When making a transfer to another **mecu** member's account, you will need to know the other member's account number before you can conduct the transfer.

Automated telephone banking

When you call **mecu** on **132 888** you have the option of being connected to our automated telephone banking service or one of our National Service Centre consultants.

If you choose the automated telephone banking service you will be asked to enter your member number and access code. Your access code will be your existing telephone banking access code.

Please find enclosed a handy reference guide for the telephone banking service and a pocket account guide to assist with remembering your membership and account numbers.

Direct debits

A Direct debit is an authorisation you have set up with a merchant or supplier to electronically debit your account. The direct debit amount and the date on which it is debited depend entirely upon the merchant or supplier. **mecu** cannot alter the date debited or the amount. There will be no changes to existing direct debits.

If you would like to set up a new direct debit you will need to supply the merchant or supplier with BSB 803 140 and your member number or account number. If you nominate your member number the direct debit will automatically be made from your first savings account unless you contact us to change the account for payment (you will require a staff assisted telephone banking passcode to perform this request).

Periodic payments

A periodic payment is a payment you have set up through **mecu** to deduct funds from your account on your behalf to pay into another **mecu** account or to an outside party. Your existing periodic payments will be carried over to **mecu's** banking system.

Periodic payments are outdated and less convenient for most regular payment situations. **mecu** suggests BPAY or direct debits as alternative forms of payment. Contact us to find out more about BPAY.

Statements

In general, the format of your statement will not change. Your statement will show your account number(s) together with account name(s) and transaction description(s).

mecu issues member statements at the end of each month. After system conversion, statements that are normally issued at another frequency, or time of the month, will be progressively moved to an end of month cycle.

Statements will be addressed to individual members. However, the names of all joint account holders, where applicable, will appear on the statement in the 'account title'. Joint account holders will receive a statement for the joint accounts or loans in their own name unless they give authority for another party to receive statements on their behalf. Joint members who already receive statements relating to loans in joint names will continue to receive a statement.

Accounts

If you have more than one account with the same account description (e.g. more than one Master account), the telephone banking system will refer to each account as your "First Access savings account; Second Access savings account" etc. To assist you with understanding the order of your accounts when using telephone banking we have developed the Pocket Account Guide for easy reference.

Member NAB Cheque Books & Deposit Books

There are no changes to this NAB member chequing facility and after conversion you can use your cheque and deposit books in the normal way.

VISA Cards and Redicards

There are no changes to the operation of your cards and after conversion you can continue to use them in the normal way.

Terms and conditions booklets relating to **mecu** products and services are available on request. General Advice Warning: In providing you with this information you should consider the appropriateness of this advice with regards to your particular financial situation and needs. You should consult the Financial Services Guide before making a decision to apply for products with **mecu**.



Australian Capital Territory •
New South Wales • Queensland •
South Australia • Victoria

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UNEP Finance Initiative
Innovative financing for sustainability