



Pulse Credit Union merger with Teachers Mutual Bank Limited

When do I use my new Member number?

From 6 November 2021, you'll need to use your new Member number to access your accounts via Internet and Phone Banking. You'll also need to provide your new BSB and Member number to receive payments into your account from that date.

What will happen to my current direct credits and debits?

If you have any existing direct credits and debits, these will automatically be transferred to your new account on 5 November 2021. You don't need to do anything.

Can I set up new direct credits and debits?

You can set up new direct credits and debits as usual, but from 6 November 2021 you'll need to use your new BSB and Member number.

Can I still use my Pulse Visa Debit Card?

You can keep using your Pulse card until you receive your new UniBank Visa Debit Card and PIN. You'll receive these in the mail in early December. Your UniBank Visa Debit card will have a new card number, expiry date and CRV.

What happens to my recurring payments on my Visa Debit Card?

You'll need to update any recurring payments with your new UniBank Visa Debit card details. Your recurring payments may include things like gym memberships, streaming service subscriptions, meal delivery services or regular donations. You'll have until the end of January 2022 to do this.

How can I use Internet Banking with my new account?

1. From 6 November, visit **www.unibank.com.au** and click **Internet Banking** at the top of the home page.
2. Enter your new Member number and the temporary Internet Banking access code that you'll receive in the mail by the end of October.
3. Follow the prompts to activate Internet Banking.

How can I use Mobile Banking with my new account?

Once you've activated Internet Banking you can download the Mobile app from the App Store or Google Play. Just search UniBank to download and install on your mobile phone or device.

How can I use Phone Banking with my new account?

1. From 6 November, call **1800 864 864** and **press 1** for the **Phone Banking** option.
2. Enter your new Member number and the temporary Phone Banking access code that you'll receive in the mail by the end of October.
3. Follow the prompts to set up Phone Banking.

What will happen to my Term Deposits?

If you hold a Term Deposit(s), your Term Deposit instructions will remain unchanged as set out in your Pulse Credit Union Term Deposit certificate. In addition to your Investment Number which is referred to as an Account Ref. Number at the Bank, we will allocate a unique 'Account Deposit number' to each Term Deposit you hold with us.

I use Account Numbers. Will these change?

Yes, these will change on 5 November 2021. These are referred to as Account Reference Numbers at UniBank. For savings and access accounts an additional 0 will be added to the end of your current Account Reference Number - so, for example, 12345678 will become **123456780**. Please note, there is no change to Loan Account Reference Numbers.

To find your Account Reference Numbers via Internet Banking:

1. Login to Internet Banking at **www.unibank.com.au**
2. Select the account you want to view from the **Accounts** screen.
3. Click **View all Transaction and Account Details** located underneath the displayed transactions
4. Click **Account details** and refer to the number listed next to **Account Ref.**

If you've given your access or savings account number details to someone else, you'll need to provide them with the updated Account Reference Number from 5 November 2021.

Can I use my NAB deposit book?

If you're currently using a National Australia Bank (NAB) deposit book, you can continue making deposits with your Pulse Credit Union encoded deposit slips.

Can I use my Pulse cheque book?

If you're currently using a Pulse Credit Union cheque book, you can continue to use this. We will send you a UniBank cheque book when your current cheque book triggers an automatic reorder.

Someone else has Authority to Operate on my account – will this continue?

If you've given someone authority to operate on your account, you'll need to let them know your new Member number and BSB.

If you have authority to operate on another Member's account, including Power of Attorney, that authority will continue.

Will I keep receiving financial statements?

If you currently receive financial statements monthly or six-monthly, this won't change. But if you receive quarterly statements, this will change to six-monthly with statements issued in January and July each year. We issued a Notice of Variation about this change in September 2021.

We'll deliver your final Pulse Credit Union statement in early November, then you'll start receiving UniBank statements according to the frequency you've selected.

Will I keep receiving online statements?

You can view your statements online at any time. Simply log in to Internet Banking and click **Account activity** then **Statements**. You'll still be able to see all your Pulse Credit Union historical statements as well.

How can I change how you communicate with me?

As a Member of UniBank, you'll receive electronic marketing and service communications from time to time (for example email, SMS text message, message in Internet or Mobile Banking application). But don't worry, your personal information will always be protected.

If you want us to change how we communicate with you, you can do so at any time;

1. Visit **www.unibank.com.au** and log in to Internet Banking.
2. Click **Account activity** then **Communication preferences**.
3. Set your preferred communication method.

You can opt out of offers and promotions at any time. Please contact UniBank.

How can I contact UniBank?

From 6 November, you'll be able to contact UniBank by:



Calling **1800 864 864**, 8am to 7pm, weekdays and 9am to 3pm, Saturday.
Press 4 to access general banking enquiries then press 5 and # to speak to us for assistance.



Emailing **contactus@unibank.com.au**



Visiting **www.unibank.com.au**

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