

# THE SIREN

NOVEMBER 2019

Photo courtesy of Government of Western Australia Department of Fire & Emergency Services.

## Important notice

Our newsletter is changing to email only from 2020 and will have a fresh new look. To continue receiving *The Siren*, please contact us and provide your email address or update your details in Internet Banking.

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## Welcome

Dear Members,

As I look back at the year that was, I am proud to have been a part of everything Firefighters Mutual Bank has achieved.

Throughout the year our Business Relationship Managers and Mobile Lenders have been visiting members and emergency service workers either in their workplaces or in their homes. We have attended numerous Fire & Emergency service events and have been proud sponsors of many such events. This is our way of giving back to the Emergency Services community that supports us so well.

Ethical practices are at the heart of what we do and once again the Bank was recognised as one of 2019's World's Most Ethical Companies<sup>1</sup> by the global ethics body, The Ethisphere Institute. Adding to this our mortgage and deposits products are now independently certified responsible by the Responsible Investment Association Australasia (RIAA)<sup>2</sup>

In February this year we opened a new office in Docklands, Melbourne, for our increasing number of Victorian members.

I trust you enjoy reading this newsletter, which is provided to assist you with your personal banking

needs and to offer information on the ever changing banking industry. The article on cashless payment options is an interesting one and it is our intention to continue to roll out new and enhanced payment options as they emerge.

Importantly, as part of our sustainable business practices, *The Siren* newsletter will be going paperless and this will be our last printed version. Please contact us to provide your email address so you continue to receive *The Siren* by email. You can also help us to reduce paper wastage by opting to receive online statements, if you have not already done so.

Such a great year could not have been achieved without the support of our members. I would like to acknowledge every member for their continued support and thank all firefighters for their hard work, over what is predicted to be one of the most extreme fire seasons to date. I wish you and your family a safe holiday. All the best for 2020.

Yours sincerely,

**Jim O'Connell,**  
General Manager





# Are you ready to go cashless?

In the past, 'Cash Only' signs used to sit in shop windows, but these days we are more likely to see 'No Cash' signs. Are you ready for a digital economy?

Research conducted by the Reserve Bank of Australia<sup>3</sup> shows that cash payments have been in steady decline in Australia, whilst electronic transactions are on the rise. We were also found to be big adopters of contactless payments, accounting for 60% of transactions.

## So what can cashless technologies enable you to do?

- Send money to your kids for a late-night taxi fare.
- Split the restaurant bill with friends.
- Pay your share of rent and utilities bills with flatmates.
- Enable customers to pay you instantly, rather than you sending an invoice and hoping for prompt payment.
- Pay household bills.

Let's look at the pros and cons of going cashless.

## Pros

- Digital payments are less expensive, which is ideal for small businesses.

- Transactions are safer and easier to trace than cash, which is no good for criminals, but great for the rest of us!
- Quick and convenient and you always have a paper trail.

## Cons

- You become more vulnerable to technical glitches and internet outages.
- When using a credit or debit card, many banks charge cash transaction fees. These fees are unavoidable.
- Those who are not technically inclined, such as the elderly, could be left behind and disadvantaged.

With most things technological, Australians are no slouches. We love anything new and innovative and embrace all the latest gadgets with enthusiasm. Knowing this, it is important that Firefighters Mutual Bank also embraces new technologies that can enhance its members' banking experience.

**Here are a just a couple of ways we are helping you to go cashless:**

## New Payments Platform

Australia's New Payments Platform (NPP) was introduced in February 2018 as a safe and secure real-time transaction solution for banking customers across Australia. This is transforming the way we pay friends, family and businesses. Learn more: [fmbank.com.au/payments](https://fmbank.com.au/payments)

## Go cashless with mobile wallet

Firefighters Mutual Bank offers you an easy way to pay with your smart phone. All you need to do is load your eligible Visa Debit or Credit card for a secure and simple way to pay. Learn more: [fmbank.com.au/mobile-wallet](https://fmbank.com.au/mobile-wallet)





# The ultimate challenge for Firies

Forget the Mud Run, Ninja Warrior or Iron Man. If you're after a physical challenge really worthy of a fire, then the Fire and Rescue NSW Firefighter Championships could be for you.

The Firefighter Championships is one of Fire and Rescue NSW's proudest and longest traditions running for over 100 years.

Not only are the 'Champs' a great physical challenge, you also get the chance to hone your firefighting skills, meet other firefighters and build camaraderie within your team of four firefighters.

Each event receives a large amount of spectators consisting of the local community, firefighting dignitaries and family and friends of firefighters who travel from afar to attend.

## What are the challenges?

11 different challenges are held over the two day event, including:

- Urban pumper and ladder competition
- Urban pumper and foam event
- Booster valve & high rise bag event
- Ladder practice
- Rescue event
- Hose hydrant & extinguisher competition

The fastest team that completes the challenge with the correct

operational skills, takes out the victory and could see themselves heading to the State or Australasian Championships.

## Who can participate?

If you're a permanent, retained or volunteer firefighter, you are eligible to compete in the Firefighter Championships.

## How can I get involved?

New participants are always welcome. A team(s) can be made up of firefighters from your station, or you can be placed in a mentor team who will 'show you the ropes' of each challenge.

Your brigade can even host an event if you're interested. While this requires some organisation, such as obtaining council approval, finding a location and hosting a dinner, it can be well worth the return to your station and local community.

## History of the 'Champs'

The first Championships was held in metropolitan Sydney at the end of the 19th century. Today, four events are held each year concluding with the State Championships at the end of the year, or every two years the Australasian Championships, which brings together the top teams from across Australia and New Zealand to face off for the top prize.

An important part of the NSW Firefighter Championships is the dedicated committee consisting of 16 members including President, Greg Fredericks, Secretary, Firefighter Dave Hitchcock and Treasurer, retired Firefighter Craig Mayled. The committee attends every event where they oversee all the games and ensure all rules are adhered to.

Learn more:

**[firefighterchampionships.com/participants](https://firefighterchampionships.com/participants)**

## The Championships and Firefighters Mutual Bank

Firefighters Mutual Bank is proud to sponsor and be closely involved with the NSW Firefighter Championships. We support all competitors and attend every event around the state.

For 2020 events visit **[firefighterchampionships.com](https://firefighterchampionships.com)**

## NOTICE OF ANNUAL GENERAL MEETING

The Teachers Mutual Bank Limited 2019 Annual General Meeting will be held at:

**10.00am on Saturday, 23 November 2019  
at Canterbury Hurlstone Park RSL Club,  
Hurlstone Park NSW 2193.**

Notices were recently mailed to all members with details. If you are unable to attend, the meeting will be live-streamed and can be accessed at <https://encore.com.au/TMBL19>

## WIN BACK YOUR ALLIANZ INSURANCE PREMIUM<sup>5</sup>

Take out a new Allianz Comprehensive Motor, Home or Landlord Insurance<sup>4</sup> policy through Firefighters Mutual Bank by 30 June 2020 and you'll go into the draw to win back your annual insurance premium.<sup>5</sup>

Get a quote today [fmbank.com.au/insurance/offers](http://fmbank.com.au/insurance/offers) or call **1800 800 225**



**Firefighters Mutual Bank**

Serving those who protect

## 2020 CALENDAR

24-Hour Shift and  
10/14 Roster

Call **1800 800 225**  
Visit [fmbank.com.au](http://fmbank.com.au)  
BSB **802-825**

### 10/14 ROSTER CALENDAR

JANUARY							FEBRUARY						
W	T	F	S				S	M	T	W	T	F	S
1	2	3	4										
8	9	10	11				2	3	4	5	6	7	8
15	16	17	18				9	10	11	12	13	14	15
22	23	24	25				16	17	18	19	20	21	22
29	30	31					23	24	25	26	27	28	29
MARCH							APRIL						
W	T	F	S				S	M	T	W	T	F	S
4	5	6	7							1	2	3	4
11	12	13	14				5	6	7	8	9	10	11
18	19	20	21				12	13	14	15	16	17	18
25	26	27	28				19	20	21	22	23	24	25
							26	27	28	29	30		
MAY							JUNE						
W	T	F	S				S	M	T	W	T	F	S
			1	2			1	2	3	4	5	6	
6	7	8	9				7	8	9	10	11	12	13
13	14	15	16				14	15	16	17	18	19	20
20	21	22	23				21	22	23	24	25	26	27
27	28	29	30				28	29	30				

## 2020 CALENDARS

Our FRNSW 2020 calendars are now available.

Quantities were dispatched to all permanent Fire and Rescue NSW stations and offices in early October as advised in our July edition of *The Siren*.

They are also available for downloading/printing from [fmbank.com.au/calendars](http://fmbank.com.au/calendars) or available to collect from our NSW offices.

Information contained within this newsletter is of a general nature only and should not be constructed as providing advice on any of the topics discussed. Your needs and financial circumstances have not been taken into account. Please seek expert advice before making decisions about acquiring products and services.

**\*Membership is open to citizens or permanent residents of Australia who are current or retired employees of, or volunteers with, government fire and emergency services, or family members of members of the Bank.** 1. The Ethisphere Institute is a global leader in defining and advancing the standards of ethical business practice. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient (EQ) framework and honours superior achievements in transparency, integrity, ethics and compliance. Worlds Most Ethical Companies and 'Ethisphere' names and marks are registered trade marks of Ethisphere LLL. [www.ethisphere.com](http://www.ethisphere.com) 2. Certified Responsible Investments. Retail mortgages and deposits have been certified by the Responsible Investment Association Australasia (RIAA) according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence. [www.responsibleinvestment.org](http://www.responsibleinvestment.org) 3. Reserve Bank of Australia. A Journey Towards a Near Cashless Payments System: <https://www.rba.gov.au/speeches/2018/sp-gov-2018-11-26.html> 4. The Bank arranges this insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (Allianz). The Bank acts as an agent for Allianz and not your agent. Neither Teachers Mutual Bank Limited nor Allianz provide advice based on any consideration of your objectives, financial situation or needs. To decide if it is right for you please carefully read the relevant product disclosure statement, available online or by contacting us. If you purchase this insurance, the Bank will receive a commission that is a percentage of the premium depending on the product. We also have an arrangement with Allianz Australia Insurance Limited (AAIL) to provide marketing, administrative and support services relating to Allianz insurance products in return for a share of aggregate profits from insurance policies (excluding CCI policies) issued by Allianz that we arrange. Ask us for more details before we provide you with any services on this product. 5. Promotional Period: 6AM AEST on 1/10/19 to 11pm AEDST on 30/06/2020. To be eligible to enter, an entrant must be an Australian resident who is a Member of Teachers Mutual Bank Limited and 18 years of age or older. To enter, a Member must purchase a new Allianz Comprehensive Motor, Home or Landlord insurance policy through Teachers Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank or UniBank during the competition period and Allianz has received full payment of the annual eligible policy premium; or if paying by the fortnight or month, the entrant's nominated bank details to enable monthly instalments of the eligible policy premium to be deducted. Total of 9 prize draws, with one entry drawn at 28-38 Powell Street, Homebush NSW 2140 at 10AM AEDST on 1/11/19, 2/12/19, 2/1/20, 3/2/20, 2/3/20, 1/4/20, 1/5/20, 1/6/20 and 1/7/20. Winners will be published at [fmbank.com.au](http://fmbank.com.au) within 7 days of each draw. Promoter: Teachers Mutual Bank Limited, ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981, 28-38 Powell Street, Homebush NSW 2140. Authorised under NSW Permit No LTPS /19/38406 ACT Permit No ACT TP 19/04264 SA Permit No T19/1619 See [fmbank.com.au/insurance/offers](http://fmbank.com.au/insurance/offers) for full terms and conditions.

**1800 800 225**

8am to 7pm, weekdays  
and 9am to 3pm, Saturdays

[contactus@fmbank.com.au](mailto:contactus@fmbank.com.au)

[fmbank.com.au](http://fmbank.com.au)

**BSB 802-825**



### Darlinghurst Office

Level 9, 1 Oxford St,  
Darlinghurst NSW 2010

### Parramatta Office

8-10 Pitt St,  
Parramatta NSW 2150

### Homebush Office

28-38 Powell St,  
Homebush NSW 2140

### Rooty Hill Office

5 Beames Ave,  
Rooty Hill NSW 2766

### Newcastle Office

2/27 Donald St,  
Hamilton NSW 2303

### ACT Office

Unit 2/19-27 Trenerry St,  
Weston ACT 2611

### Western Australia Office

111 Colin St,  
West Perth WA 6005

### Queensland Office

201 Montague Rd,  
West End Brisbane QLD 4101

### Docklands Office

1/8-18 McCrae St,  
Docklands VIC 3008

All offices are open 9am to 5pm, weekdays