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Everything your  
bank should be

**CreditUnions\***

CALL 1300 788 556 [www.actcu.com](http://www.actcu.com)



CPS CREDIT UNION  
CO-OPERATIVE (ACT) LIMITED  
ABN 31 087 649 670

## ACT Credit Unions Join Forces to Promote the Industry

An important message from  
Robert Keogh, Chief Executive



“Everything your bank should be” is the catchcry of the joint marketing initiative being undertaken by a group of ACT Credit Unions. Community CPS is pleased to be involved with this group because we want to promote Credit Unions as viable alternative financial institutions. We believe that we have much to offer the Canberra and region community and we see ourselves as professional and ethical organisations in which people can place great trust. One of the important differences between Credit Unions and their competitors is that Credit Unions are co-operatives ie, they are mutual organisations owned equally by each member. There are no dominant shareholders.

The Credit Union story needed to be told. The more members we can attract, the more we can grow and offer an even better range of products and services. Credit Unions are now subject to the same regulatory requirements as banks and the Australian Prudential Regulatory Authority (APRA) has recently harmonised the different prudential standards that formerly applied to banks, building societies and credit unions.

You will see and hear more about the new Credit Union advertising campaign on TV and in the press. You can also check out the website at [www.actcu.com](http://www.actcu.com)

CPS has been actively involved in the community supporting many local events, teams and worthwhile causes. CPS is proud of its involvement with these local organisations and wishes them every success throughout the rest of the year. Here you can read about just some of the exciting things CPS sponsorship has enabled these community organisations to do.



### AUSDANCE

The Healthpac “Your Body, Your Beat” Youth Dance Festival continues as an excellent opportunity for the young people of Canberra to develop an arts performance. The aim of the festival is to encourage innovative composition of a dance piece that incorporates disciplines including drama, visual arts, music and design. The festival involves 500 students from 32 high schools, colleges and universities and was performed over three nights, 29-31 August. This year the theme was ‘Poetry in Motion’ and all the performances truly displayed this.

CPS was extremely proud to be a sponsor of this event again this year, and it was pleasing to see the benefits that all the students involved received from this positive event.

### MOVIE MANIA — ACT DISABILITY SPORTS

Movie Mania is a special day for disabled and disadvantaged children to spend at the movies. CPS’ sponsorship of this event enables these special children to enjoy this outing with a carer, something they ordinarily are not able to do. This also raises funds to purchase special equipment for sport, as well as programs within schools to encourage children with disabilities to participate in sports. This all benefits athletes with disabilities, within our region.

# (AGM) Annual General Meeting

**A final reminder about the AGM to be held on Tuesday 30 October 2001 at the Hellenic Club in Phillip, commencing at 6.00pm sharp. Registration commences at 5.00pm. Members will have already received a Notice of Meeting package in a separate mailing, in late September. The RSVP for members intending to attend the meeting closes on Tuesday 23 October 2001 and proxy voting is open until Sunday 28 October 2001 at 6.00pm.**

## Annual Report

Your Credit Union's Annual Report for the 2000/2001 financial year is now available for you to read. You can obtain a hard copy from any Personal Financial Centre or by calling the Telephone Response Centre on 02 6286 0555. Alternatively, you can view and/or print a copy from our web site [www.cpsact.com.au](http://www.cpsact.com.au).

Some of the highlights from the Annual Report include the following:

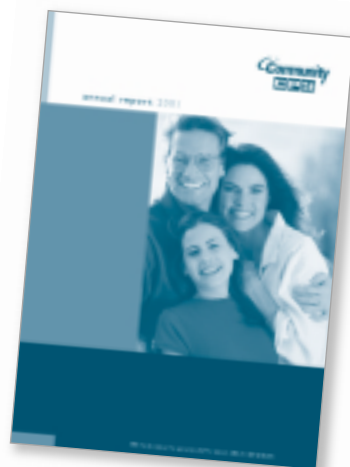
### Financial Highlights

- Operating profit after tax and including extraordinary items was \$2.320 million, up by \$0.509 million from \$1.811 million last year.
- Total assets increased from \$212.971 million to \$252.016 million, an increase of \$39.045 million or 18.33%.
- Member deposits and shares increased from \$187.689 million to \$225.056 million, an increase of \$37.367 million or 19.91%.
- Operating profit after tax and including extraordinary items, as a percentage of year end total assets was 0.92% (based on average assets was 1.00%).
- Operating expenses as a percentage of year end total assets was 5.28%, down from 5.45% last year.

### Other Highlights

The number of members increased from 44,177 to 46,883, a net increase of 2,706 members or 6.13%.

- Full compliance with the new APRA Prudential Standards achieved.
- New Constitution introduced, replacing the old Rules of the Credit Union.
- In lobby statement printers introduced to all Personal Financial Centres.
- On line insurance quotes offered through the CPS web site.



# Talk To Us For Car Loans!

**CPS invites members to come and discuss our range of car loans – you'll be pleasantly surprised.**

Not only does CPS have a range of car loan options to suit every need, but our interest rates are extremely competitive.

We have car loans to buy new cars and used cars and we can also offer a fixed interest rate option for those members wanting to purchase a new vehicle from an authorised dealer.

If you are currently in the market for a new or used car, please talk to us about your needs. We will listen to your needs and try to offer you the best deal we can. You can call our Telephone Response Centre on 02 6286 0555, drop in to any of our nine Personal Financial Centres or visit our web site, [www.cpsact.com.au](http://www.cpsact.com.au).

## First Home Owners Grant

The First Home Owners Grant (FHOG) scheme was introduced on 1 July 2000. On 9 March 2001, the Prime Minister announced that the government would double the grant to \$14,000 for first homeowners who enter into contracts to build or purchase a new home, between 9 March 2001 and 31 December 2001 inclusive. The additional \$7,000 grant is only available if the contract is made (or for owner builders, construction commences) between 9 March and 31 December 2001. The additional grant will not be available for contracts signed after 31 December 2001.

### How much is the Grant?

First Home Owners Grant	\$7,000
Additional New Home Grant	\$7,000
<b>Total Available Grant</b>	<b>\$14,000</b>

### When is the Grant Paid?

The additional \$7,000 will only be paid on completion or settlement whichever occurs last. Therefore the additional grant may be paid separately to the FHOG of \$7,000.

### How Do I Make An Application?

Application for the FHOG should be made on the official application form, which can be obtained from CPS and the FHOG Hotline on 02 6207 0029, or the website [www.revenue.act.gov.au](http://www.revenue.act.gov.au). There is a separate addendum form for the additional \$7,000, which can also be obtained from the same sources.

### CPS Home Loan for First Home Buyers

CPS offers a special loan for first home buyers. With this loan, we can lend up to 95% of the purchase price or valuation (whichever is the least). With this, there is a choice of a low variable interest rate, which is reset monthly in line with money market trends or a range of 1, 2, 3, 4 or 5 year fixed interest rates options. For current interest rates or more information, please contact our Telephone Response Centre on 02 6286 0555.



## FINANCIAL PLANNING SEMINARS

This year the financial planning seminars have been extremely popular with many members benefiting from this service provided by Bridges Personal Investment Services.

The last financial planning seminar for the year is to be held on Wednesday 31 October 2001. This Seminar, titled "Investment Fundamentals", focuses on how to develop an investment strategy and a properly balanced portfolio. Everyone who attends will receive a copy of:

*Smart investing: A Basic Guide and Smart Investing II: A Strategy Guide.*

**Venue:** CPS Credit Union  
105 Mawson Drive, Mawson

**Arrive:** 5:30pm for a 5:45pm start

There are limited seats still available, so if you want to learn more about Investment Fundamentals, book your seat now by calling the Telephone Response Centre on 02 6286 0555.

# Range of Statement Options for Members

## Important Changes in the Frequency of Mailed Statements

**Community CPS offers its members a range of options for obtaining a statement of their accounts with the Credit Union or information about transactions.**

In recent times, we have enhanced the options in this regard, for members, particularly in relation to our Internet banking service and also by installing statement printers in all of our Personal Financial Centres (PFC's). For the benefit of members, we will outline the full range of statement/transaction history options available to members:

### Statement Printers in Personal Financial Centres

All of CPS' nine Personal Financial Centres now have in-lobby statement printers installed for the convenience of members. Members simply swipe their Redicard or Visa Card and a statement is printed. There is no charge for this service and shortly we will be increasing the number of statement printers in our PFC network, especially in the busier locations. We will also be increasing the timeframe covered by the statement issued to you by the statement printer to give you a full month's history on each statement.

This service saves the members the trouble of lining up for a teller when they simply require a statement of their account. And remember, statements issued by the statement printer are free of charge, whereas statements issued by a teller and printed over the counter cost \$1.50 each.

### CPS Web-Link Internet Banking

By logging on to [www.cpsact.com.au](http://www.cpsact.com.au), registered CPS Web-Link (internet banking) users can view and print a wide range of information about their accounts with the Credit Union. This includes the ability to view and print statements

and download substantial transaction history details. There is no charge for account information obtained via CPS Web-Link.

If you are not already a registered CPS Web-Link user, please call our Telephone Response Centre on 02 6286 0555 for details.

### 24 Hour Telephone Information Service

By calling our 24 hour information service on 1300 660 666, members can obtain details of their balance and the last 10 transactions on an account, as well as a large range of other information about their membership. If you require any assistance in using this 24 hour telephone service, please call our Telephone Response Centre on 02 6286 0555 and we will be happy to assist you.

### Important Information About Statements Mailed to Members

Given the above range of choices that members have to obtain account statements, CPS has recently reviewed the process of automatic mailing of statements to members each month or quarter. As members would appreciate, this process is undertaken at considerable cost involving postage, printing and computer processing costs.

As a consequence of this review, the Credit Union has decided to reduce the frequency of statements currently posted to members, in accordance with the type of accounts that members hold within their membership. However, if members require a mailed statement more often than the determined timeframe, we will do this, but at a small cost of \$1.00 for each statement required in excess of the determined timeframe.

The timeframe at which members will receive a free mailed statement will change from the current monthly/quarterly cycle to the following:

- Members with a Visa Card/Business Cheque Account – Monthly Statements
- Members with a Loan Account – Quarterly Statements (end of March, June, September and December)
- Members not having a Visa Card, Loan Account or Business Cheque Account – Six Monthly Statements (end of June and December)

As stated, even given the above statement cycles, members can still elect to receive statements more often, however a small charge of \$1.00 per statement to cover costs will apply. For example, if you have a loan account and you are defaulted to quarterly statements, but you wish to maintain monthly statements mailed to you, a charge of \$1.00 per month would apply to the 8 months of the year when you do not receive a free quarterly statement. Or, if you have a savings account only and therefore defaulted to a six-monthly cycle, but you wanted more frequent statements, you could elect quarterly and pay \$2.00 per annum (ie, 2 months at \$1.00 each) or \$10.00 per annum (ie 10 months at \$1.00 each). This is up to you, however, we believe that we have introduced sufficient options for members not to have to pay any additional charges to obtain statement information about their account on a regular basis.

We will be commencing the new statement cycle system from 1 January 2002. All members will be automatically changed over to their new cycle from that date, and if more frequent mailed statements are required, all you need to do is contact our Telephone Response Centre on 02 6286 0555 and it will be arranged. The relevant fee will then be debited to your account on a monthly basis.



# Win a white BMW 525i

and support the MS Society of the ACT

- PLUS**
- Onboard Computer and TV screen
  - Stamp Duty
  - Registration
  - 6-stack CD Player



**And... you could also win \$10,000 in the MS Advance Order draw!**

Please automatically send me ☐ ticket/s valued at \$10 each in this raffle and in each of the future ACT MS BMW Raffles. I authorise the Multiple Sclerosis Society to automatically deduct this amount from my Credit Card prior to each raffle as payment for the ticket/s. Please also enter me in the exclusive MS ADVANCE ORDER draw for \$10,000 for each raffle.

Only \$10 an entry and with a maximum of 25,000 tickets sold, take advantage of these great odds to drive away in luxury!

Please complete the following to order your tickets today:

Tickets: ☐ 1 ticket-\$10    ☐ 2 tickets-\$20    ☐ 5 tickets-\$50  
☐ 10 tickets-\$100    ☐ 20 tickets-\$200

Mr Mrs Ms First Name : ..... Surname: .....

Address: .....

Suburb: ..... State ..... P/C .....

Contact phone no: .....

☐ Mastercard    ☐ Visa    ☐ Amex    ☐ Diners    ☐ Bankcard    ☐ Cheque/Money order

Card no: .....

Expiry Date: ..... Signature: .....

Please send to: The MS Society of the ACT, PO Box 142, Curtin ACT 2605,

Fax this coupon to (02) 6281 0817 or phone Monday-Friday 9.30am-4.00pm (02) 6285 2999.

**Closing Date: The MS Society of the ACT Restricted Raffle will be drawn on December 12, 2001. Winners will be notified by mail, and the results will be published in The Canberra Times and The Australian on December 17, 2001. Permit No: R01/0251**

**The white BMW 525i is not transferable or redeemable for cash. All prizes are ex-ACT and must be claimed within 14 days. Major prize is a non-metallic white BMW 525i.**



## ACT INDOOR CRICKET

CPS is supporting indoor cricket in Canberra. The ACT Indoor Cricket Federation (ACTICF) is the administration vehicle for Indoor Cricket in Canberra and the ACT region and is a member of the Australian Indoor Cricket Federation. The ACTICF's primary role is to run the day-to-day administration, coaching accreditation, umpire accreditation, elite inter-centre Super-league competition and fulfilling the State's commitment to the AICF by providing state teams for national tournaments.

Total player participation at the four major centres in the ACT numbers in excess of 10 000 persons per week playing indoor cricket, indoor netball, indoor soccer and indoor volleyball. ACTICF supplies up to seven state teams per year for national tournaments and in 2000 the Open Mens state side (Canberra Rockets) was crowned National League Champions. In 2001 this side finished fourth and from that side two players, Bill Floros and Adam Hall, were chosen to represent Australia and will be touring Sri Lanka and New Zealand.

## KAMBAH HIGH SCHOOL — AUSTRALIAN BUSINESS WEEK

In July 2001, Kambah High School conducted Australian Business Week for year 10 students. This is a weeklong program where students learn about business, by running their own company in teams. Each team competes against the others, using a computer simulation of the Australian economy. Students learn the basics of business operation from accounting through to planning and marketing a new product.

As part of the sponsorship for this week, CPS Marketing Coordinator Suzanne Burns attended on the final day as a guest judge where she joined a panel of judges to assess the students work in trade displays, video advertisements, written company reports and oral presentations. It was evident that the week was extremely beneficial for the students and CPS was extremely pleased to be a part of the program.

**Valued at \$91,450**



# ANZAC DAY 2002...



I cannot describe in words the experience of being in Gallipoli for the Dawn Service and the Lone Pine Service. It is a gathering of some 15,000 Australians, New Zealanders, Brits, Turks, Indians and others who come together to honour the spirit of those who fought and died in Gallipoli during the Anzac campaign.

Kompas Holidays have been involved with Anzac tours to Turkey and the Western Front for over ten years and have gained valuable experience and knowledge. They have once again chartered the AEGEAN 1, a cruise ship which can accommodate over 500 passengers. Crossing the Dardanelles and arriving in Canakkale (the closest port to Anzac Cove) by ship is a unique experience. It is also the most comfortable way to be part of the Gallipoli Commemorations, assisted by expert tour leaders, cruise staff and local guides.

The AEGEAN 1 is a 3 1/2 star ship with well appointed cabins and comfortable public rooms. It features 8 passenger decks, 280 cabins, 5 bars, 4 lounges, 2 elevators, on-deck BBQ, library, casino, cinema, massage, sauna, gymnasium, beauty parlour, duty free shop, photo lab, hospital and a pool.

There are many tour options to choose from...

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7 days/6 nights Anzac Special – (3 nights Istanbul and 3 nights Assos)

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10 days/9 nights – Anzac and Greek Islands Cruise

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16 days/15 nights – Anzac Cruise and Turkish Extension

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8 days/7 nights – Athens and Anzac Cruise

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The highlight of these tours is to spend 24th April visiting Gallipoli Peninsula including the small local War Museum, North Beach, Anzac Cove, Beach Cemetery and the Lone Pine Cemetery before the crowds arrive. Then on the 25th April returning to Anzac Cove and the Dawn Service.

A War Historian will accompany the group and give lectures to cruise passengers. There are also options to extend to the Western Front.

Contact Capital Travel Manuka if you want to attend a free information night (date to be advised) or you wish to have a brochure and details on the special air/cruise and accommodation packages.

This is my recommendation and a great way to be part of our history.

Trish Smith

Director.

Capital Travel Manuka (Licensed Agent)

34 Bougainville Street, Manuka ACT 2603



# STAFF MILESTONES 2001

## 5 years



Cathy Allen



Di



Pati Canciani

## 15 years



Veronica Robinson



Catherine Miller

## 20 years

CPS would like to thank the following staff members for their years of loyal service to the Credit Union. The Board of Directors and Management appreciate the contribution they have made to the Credit Union during their employment at CPS.

## 5 years

Cathy Allen – Belconnen PFC

Di – Civic PFC

Pati Canciani – Woden PFC

Nazli Underwood – Tuggeranong PFC

## 15 years

Veronica Robinson – Member Services

## 20 years

Catherine Miller – Retail Sales Manager

# Member Survey

CPS is currently conducting research among its members, so that we are able to serve you better and become an even greater part of the community, as well as improve our products and assist in our training strategies. In October 2000 CPS carried out research involving randomly selected members on areas such as quality of service, brand awareness, image and advertising, products and ideas for improvement. This year we are drawing on this research again, to measure our level of progress over the past year. We will extend the research to include an analysis of our latest advertising campaigns, IT facilities, financial planning, and community sponsorship activities.

CPS believes that this research is a vital part of being able to serve its members better, and understand exactly what members want from their Credit Union. CPS will generate the mailing, and at no time will any member details be disclosed to anyone outside the organisation. Surveys will be randomly sent to members in October. If you receive one in the mail, remember that all feedback will assist in improving CPS Credit Union for you, so please take the time to fill out the survey and return it to us. We will be sure to let you know the results of this research in the next edition of Credit Note, along with any changes we will be making to serve you better.



## MY CARD REWARD POINTS WINNER

MyCard is the new credit card developed especially for credit union members across Australia. With more ways to save and everyday rewards that everyone can reach, MyCard has been designed to bring you a better credit card deal. You too can get the benefits from a MyCard including low interest rates, low annual fees, flexible payment options and MasterCard worldwide access.

In May this year, MyCard ran a competition to promote the Credit Card throughout all Credit Unions in Australia. Members who signed up for a MyCard before June 30 were eligible to win 1million Reward Points.

Paula, a CPS member who frequents our Queanbeyan Personal Financial Centre was the lucky winner of this MyCard competition. Paula was notified of her win in July and is now looking forward to using the million reward points.

If you would like to know more about MyCard speak to a consultant at one of our PFC's or call the Telephone Response Centre on 02 6286 0555.

## LIONS CLUB – “WORLD FESTIVAL OF MAGIC”

The Canberra City Lions Club is holding the annual “World Festival of Magic” at Llewellyn Hall on 20 October 2001. This is a sensational 90-minute show spectacular which captivates your attention with the mystery of illusions. The Lions Club has organised this event for the disadvantaged and disabled children and adults of our community. CPS is sponsoring 15 children to attend the event and we hope that they thoroughly enjoy this special day.



**YES!**

**I'd like to access my accounts quicker on the Internet or over the phone!**

Please send me information about:

- ☐ CPS Web-Link Internet Banking
- ☐ CPS BPAY-Link, Internet Bill Payment
- ☐ 24 hour Telephone Service for information, balances and transfers.

**YES!**

**I would like CPS Credit Union to send me more information on the following products! (please tick)**

- ☐ Personal Loans
- ☐ Home Loans
- ☐ Basic Home Loan
- ☐ All-In-One Home Loan
- ☐ New Vehicle Loans
- ☐ Savings Accounts
- ☐ Smart Saver
- ☐ Christmas Club Account
- ☐ Edvest
- ☐ Investment Accounts
- ☐ Home Insurance
- ☐ Motor Insurance
- ☐ Financial Planning
- ☐ BPAY

**I would prefer to be contacted by**

- ☐ Ph: \_\_\_\_\_ (AH or BH)
- ☐ Mail

Name \_\_\_\_\_

Member Number \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

Work phone \_\_\_\_\_

Home phone \_\_\_\_\_

Facsimile \_\_\_\_\_

Internet/E-mail \_\_\_\_\_

- ☐ Please tick box if this is your new address / contact details.

Please return the coupon to

**CPS Credit Union**  
**Reply Paid 1000**  
**Locked Bag 1000**  
**Mawson ACT 2607**  
 (no stamp required)  
**Fax: 02 6286 0642**



## INTEREST RATES#

(As at 1 OCTOBER 2001)

### SAVINGS ACCOUNTS

<b>General Savings</b>	(S1-S4)	
\$1-999		0.25%pa
\$1 000+		0.25%pa
<b>Action Account</b>	(S9)	
\$1-999		0.25%pa
\$1 000-4 999		0.25%pa
\$5 000-9 999		0.75%pa
\$10 000-19 999		1.50%pa
\$20 000 plus		1.75%pa
<b>Smart Saver</b>	(S10)	
\$1-999		1.00%pa
\$1 000-4 999		1.25%pa
\$5 000-9 999		3.00%pa
\$10 000-19 999		3.75%pa
\$20 000 plus		4.25%pa
<b>Christmas Club Account</b>	(S12)	2.50%pa
<b>Pension Protection Plan (effective 1 July 2001)</b>	(S14)	
\$33 399		3.00%pa
\$33 400 plus		4.50%pa
<b>Money Managers Account</b>	(S15)	
\$1-4 999		1.00%pa
\$5 000-9 999		2.00%pa
\$10 000-19 999		3.00%pa
\$20 000-49 999		3.50%pa
\$50 000 plus		4.00%pa

### INVESTMENT ACCOUNTS

(I73) 3-5 months	\$500-4 999	2.00%pa	\$5 000 plus	4.25%pa
(I75) 6-11 months	\$500-4 999	2.25%pa	\$5 000 plus	4.35%pa
(I77) 12-23 months	\$500-4 999	2.50%pa	\$5 000 plus	4.35%pa
(I86) 24-35 months	\$500-4 999	2.75%pa	\$5 000 plus	4.45%pa
(I88) 36-47 months	\$500-4 999	2.75%pa	\$5 000 plus	4.65%pa
(I92) 48-60 months	\$500-4 999	3.00%pa	\$5 000 plus	4.75%pa
(I99) 3-12 months	\$5 000 plus	4.00%pa		

### LOAN ACCOUNTS

Variable Rates (except L50 and L55 which are fixed)

<b>New Car Loan</b> —Standard Variable	(L52)			9.50%pa
<b>New Car Loan</b> —Capped First 12 mths	(L52)			8.50%pa
<b>New Car Loan</b> —Fixed Interest	(L55)			8.60%pa
<b>Used Car Loan</b>	(L42)			10.50%pa
<b>Personal Loans</b>				
—Personal Computer Loan (fixed for 3 yrs)	(L50)			10.50%pa
—Secured	(L43)	10.50%pa	11.75%pa	13.75%pa
—Unsecured	(L41)	10.95%pa	13.00%pa	14.50%pa
<b>Home Loans</b>				
—Standard Variable	(L48)			6.55%pa
—Capped First 12 mths	(L47)			5.40%pa
—Basic Home Loan (rate reset monthly)	(L57)			6.15%pa
<b>All-In-One Home Loan</b>				6.70%pa
<b>Investment Property</b>				
—Standard Variable	(L49)			6.55%pa
—Capped First 12 mths	(L69)			5.40%pa
<b>Line of Credit</b>	(L46)		10.95%pa	13.00%pa
<b>Cash Secured Loans</b>	(L44)			8.75%pa
<b>Visa Line of Credit</b>	(L45)		10.95%pa	13.00%pa

### EDVEST ACCOUNTS

Available to members of the EDVEST service.

### EDVEST TERM DEPOSITS

(I36) 3-5 months	\$500-4 999	2.25%pa	\$5 000 plus	4.50%pa
(I38) 6-11 months	\$500-4 999	2.50%pa	\$5 000 plus	4.50%pa
(I40) 12-24 months	\$500-4 999	2.75%pa	\$5 000 plus	4.60%pa

<b>Regular Income Plus</b>	(I32)			
\$5 000 or more 12-24 months				4.00%pa

<b>Redifund Plus</b>	(S30)			
\$0-4 999				1.25%pa
\$5 000-9 999				2.25%pa
\$10 000-19 999				3.25%pa
\$20 000-49 999				3.75%pa
\$50 000 plus				4.25%pa

<b>Monthly Planned Withdrawal Plus</b>	(I30)			
Minimum Deposit \$5 000				4.00%pa

#Rates are variable and subject to change after publication, without prior notice.

Loan rates quoted are annual percentage rates. All loans subject to CPS lending and assessment criteria. Fees and charges and terms and conditions apply to all accounts. Full details available on request. For any enquires please contact your Personal Financial Centre or the Telephone Response Centre on 02 6286 0555.