



MOVE Life

**MOVE
BANK**

Issue #38/April 2025

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- Phishing Scams Explained
- Our Member's Success Stories: Telebalance to Online Banking
- Simplifying Insurance: Protect what matters!

and more!

From your CEO Mike Currie

I am writing to you in the aftermath of Cyclone Alfred in South East Queensland, which followed closely on the heels of the devastating flooding in North Queensland caused by severe tropical lows.

I sincerely hope that all of you, our wonderful members, and your families are safe and have not suffered any significant property damage or other hardships.

I am no climate scientist, but having lived in Queensland for most of my life, I know that resilience is second nature to us. We have become well-practiced in navigating these events, and the Queensland spirit continues to shine through. I particularly loved seeing the news footage of people gathered on the verandah of the Hotel Euramo, north of Townsville, finding moments of togetherness even in the face of devastation.

To the incredible employees at MOVE Bank: Over the past few weeks, you have once again shown what a remarkable team you are. Despite facing your own challenges, you stepped up to ensure MOVE Bank was there for the community, doing so with commitment, patience, and good humour. Thank you.

To our members: If you need any support regarding your financial wellbeing, whether related to the aftermath of these weather events or any other matter, our team is ready to help.

Finally, I'm sure you'll join me in wishing the Dragons all the best for the 2025 NRL season. Surely this is the year??

Mike Currie
Chief Executive Officer





Be rewarded for your banking with MOVE & Win!



What's new at MOVE Bank

It's been an exciting start to the year!

MOVE & Win

On the first of March, we launched an exciting opportunity for members to win fantastic prizes simply by using their Everyday Transaction Account. Running from March 1st to May 31st 2025, the campaign aims to reward members who deposit at least \$1,500 per month into their Everyday Transaction Account, automatically entering them into a monthly prize draw.*

Each month, three (3) lucky MOVE Bank members will take home an amazing prize, making everyday banking even more rewarding.

For more information visit movebank.com.au/win.

Griffith University Orientation Week

Kerry and Namita took a road trip to the Gold Coast in February for the Griffith University open day. Three lucky first year uni students won gold class movie vouchers for when they need a break from studying.

Brisbane Home Show

Our lenders attended the Brisbane Home Show again this year. It was a great weekend to get out and about to talk to members and potential members about what MOVE Bank has to offer home owners and investors. If you saw us at the Expo, you may have seen that one lucky person took away a Sonos Soundbar!

International Women's Day

At MOVE Bank, we believe in empowering women to lead, inspire, and break barriers. To highlight the impact of women in banking, we asked some of our staff to share their insights on leadership, progress, and inspiration.

Watch the video [here](#)

*Railways Credit Union Limited T/A MOVE Bank. AFSL/ Australian credit licence 234536. The promotion period is from 01/03/2025 to 31/05/2025. To be eligible, you must deposit at least \$1500 into your Everyday Transaction account, during the eligible calendar months. Full T's&C's can be found at movebank.com.au/win. Permit No ACT TP 25/00432.1.



MOVE Bank's

Member Survey Results

We launched our member survey in March and we're so happy to see an inpouring of positive comments about our team. Thank you to all those who completed the survey. 5 lucky members walked away with a \$100 gift voucher to thank them for their feedback.

"It's an easy bank to deal with. Easy to get hold of over the phone and very accessible online. Attractive interest rates and options for loans, credit cards and accounts."

"Online banking/app is easy to use. Great interest rates. When I have needed support or had a question the customer service team has been very friendly and helpful."

"great staff and great products"

"The call centre staff are happy to take your call."

"Home loan process was really easy and I always had a real person on the other end of the call to reach out to."



Marching Forward: Celebrating Women in Banking on IWD 2025

As we celebrate International Women's Day 2025, we embrace the theme of "Marching Forward"—a call to progress, inspire, and uplift the next generation of women. To highlight the impact of women in banking, we asked some of our staff to share their insights on leadership, progress, and inspiration. Their voices reflect the strides we've made and the journey still ahead.

Teri has witnessed incredible progress in the industry, with more women stepping into senior leadership and board roles. "Banks are actively working towards greater gender balance, and flexible work options are making it easier for women to remain in the workforce while managing family responsibilities."

For Kellie, mentorship and knowledge-sharing are key to sustaining this progress. "Marching forward means passing on the lessons we've learned—using our voices, leading with compassion, and ensuring the next generation feels empowered to step into leadership."

Debbie, new to the banking sector but a veteran of the financial industry, has witnessed remarkable change over the past four decades. "Back in the '80s, women were often overlooked for leadership roles. Now, our COO is a woman, and we have countless women in management—something that was almost unheard of back then." For her, marching forward means ensuring opportunities are based on merit, not gender.

Sarah also reflects on the impact she can have as a female board member. "When I joined the MOVE Bank board, being a female member of the board was a really exciting opportunity for me. I see the role of directors as being such a vital part of the stability of a company and as the voice of their members, so I was very excited to bring a diverse voice to the table."

Phebe hopes to continue marching forward as an industry by setting a strong example of female leadership. "Having women in leadership roles demonstrates that we are equal and capable of achieving just as much, if not more."

Mel attributes her success to the inspiring female leaders she has worked with over the past 30 years. "They have shown empathy, resilience, and strong communication skills—creating supportive environments that make work a place where people want to be."

For Nat, her vision for the future is one of inclusivity, mentorship, and efficiency. "I hope to leave a legacy ensuring that women in the industry feel empowered to lead with confidence."

Belinda also hopes her legacy will help redefine what true leadership is. "My goal is to instil that confidence in every decision they make, helping them lead with both intelligence and heart in all that they do."

At MOVE Bank, we are proud to be part of this movement. Today, we honour the women who lead, inspire, and drive change—ensuring that the next generation has the tools, support, and opportunities to thrive. Together, we march forward.

Happy International Women's Day 2025!



Phishing Scams Explained

Help protect yourself against these scams

Phishing scams are a common tactic used by cybercriminals to steal personal information by pretending to be a trusted organisation. These scams have cost Australians millions of dollars, with losses exceeding \$20.5 million last year alone, according to Scamwatch. As scammers become more sophisticated, it's essential to stay informed and vigilant to protect yourself.

How Do Phishing Scams Work?

Scammers often pose as banks, utility companies, government agencies, streaming services (like Netflix), payment platforms (like PayPal), or even law enforcement. They reach out through phone calls, emails, text messages, or social media, attempting to trick you into revealing personal details, financial information, or access to your device.

They may also use links that install malware or remote access software, or convince you to install software (such as AnyDesk), giving them control of your computer or phone. This can lead to identity theft, financial fraud, or even unauthorised transactions on your accounts.

Warning Signs of a Phishing Scam

Stay alert to these red flags:

- Emails or messages from unusual addresses that look similar to legitimate organisations but aren't quite right
- Requests for personal or banking information, such as passwords, credit card details, or identification documents
- Requests with urgency or threatening language, pressuring you to act quickly
- Deals that seem 'too good to be true' or offers of rewards, refunds, or prizes that require a processing or delivery fee.
- Unexpected calls or emails asking for remote access to your device to "fix" an issue or verify your identity

How to Stay Safe

The best way to protect yourself is to stay cautious and follow Scamwatch's Stop, Check, Protect approach:

- Stop – Pause before taking action or responding to unexpected messages or requests.
- Check – Contact the organisation directly using official details to confirm legitimacy.
- Protect – Contact your bank if you notice unusual activity and report scams to protect others.

What to Do If You're Scammed

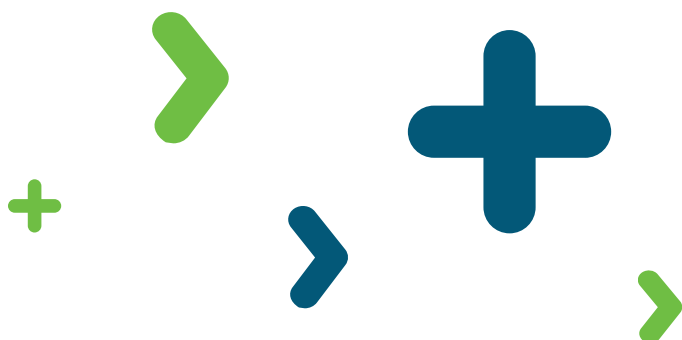
If you think you've fallen victim to a scam, contact your bank or financial institution immediately and report to [Scamwatch](https://www.scamwatch.gov.au) and/or [cyber.gov.au](https://www.cyber.gov.au). By sharing your story, you contribute to protecting others and stopping these criminals.

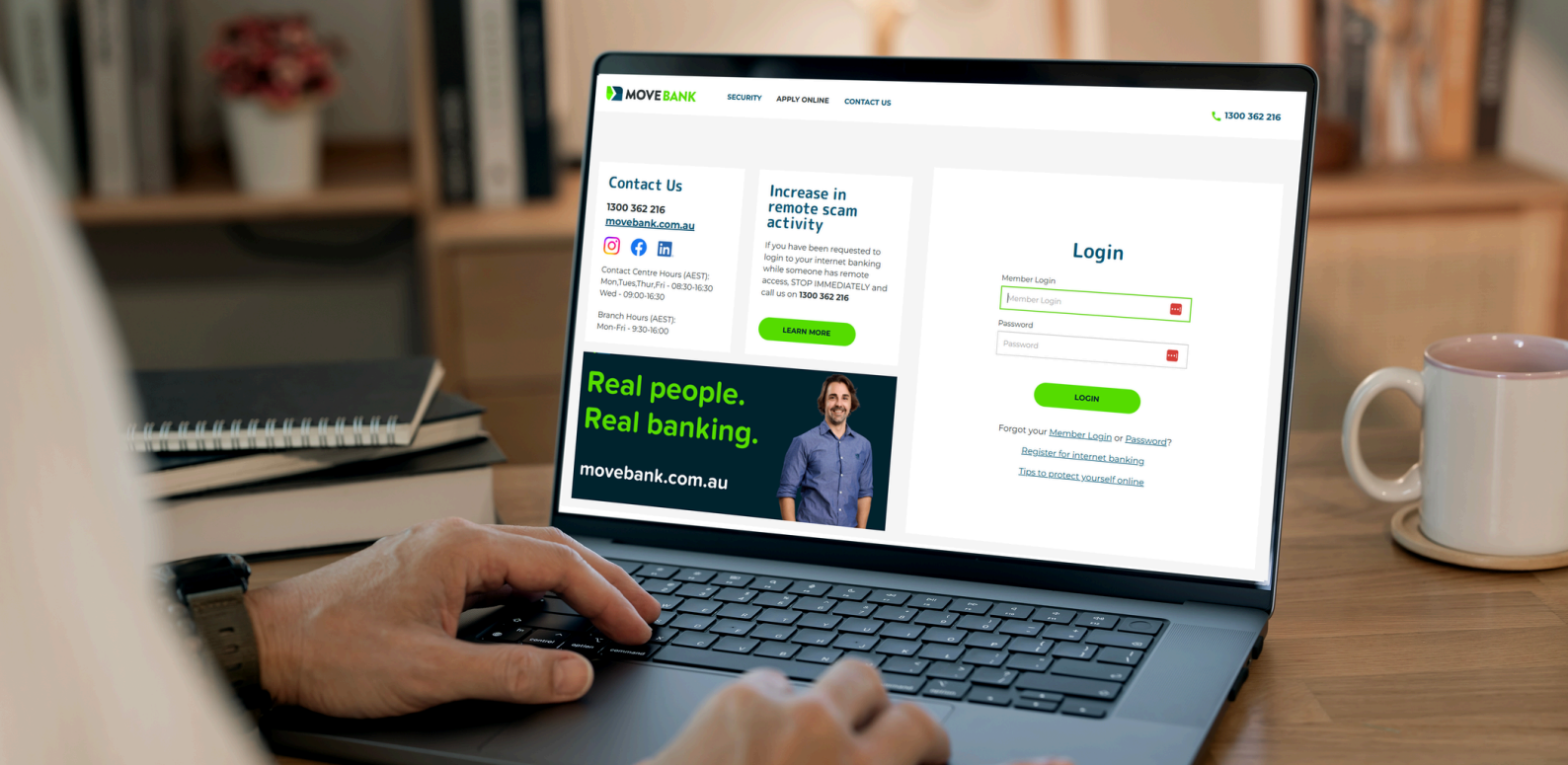
Remember, MOVE Bank will never ask for your internet banking password, card details, one-time passwords, or request remote access to your device. If you have provided your details or access, call us immediately at 1300 362 216.

Fraud statistics from: www.scamwatch.gov.au/

Useful tools and resources:

- movebank.com.au/scams
- cyber.gov.au
- www.scamwatch.gov.au
- [The Little Book of Scams](#)





Our Member's Success Stories: Telebalance to Online Banking

For years, many of our members have relied on Telebalance, our phone banking system, to manage their accounts. However, with its limited functionality and recent decommissioning by the service provider, members now have the opportunity to discover the convenience and versatility of our Internet Banking platform. Thanks to the dedicated support of our Member Experience team, members of all ages and backgrounds are making the transition seamlessly and experiencing the benefits firsthand.

One of our team's proudest moments was assisting a 93 year old member in logging into the mobile banking app for the first time. Initially hesitant, he was pleasantly surprised at how quick and simple it was to set up. With guidance, he established regular payments between his accounts and created a payee address book for future transactions. Shortly after, he called back, excited to share that he had successfully made his first transfer. An incredible step towards digital independence!

These success stories are not uncommon. One of our team members helped a member navigate Internet Banking for the first time, ensuring they felt confident and empowered by the end of the call. Another member was delighted to discover how effortless online transfers could be, remarking on the simplicity of the process.

Beyond these individual wins, our team has also helped members set up deposit SMS alerts and balance updates, establish regular transfers, and utilise automation tools such as BPAY and future-dated payments. Our [Internet Banking Hub](#) was also created to provide video tutorials to assist our members in banking independently.

By taking the time to guide members through the process, the team are not just helping them complete transactions - they are equipping them with the knowledge and confidence to take control of their financial future, on their own terms. As we continue to embrace digital innovation, MOVE Bank remains committed to ensuring that our members are equipped and empowered to manage their finances.

Internet Banking Safety Tips:

Passwords Security:

Passwords protect your personal information, so it is important to create complex and unique passwords and update them regularly. This means that if one of your online accounts is compromised, you can be confident that your Internet Banking password is still secure.

Ensure you don't write down or keep copies of your passwords on a post-it note, in a diary or any item or place that could be easily lost or stolen and used to access your accounts. Instead, do your best to memorise your passwords or use a secure password-storage service.

Register for One Time Passwords:

One Time Passwords is an extra layer of security which makes it highly difficult for fraudsters to gain access to your Internet Banking. You can register for One Time Passwords in internet banking by going to the 'Settings' menu and selecting 'Manage One Time Passwords'.

Be Scam Aware:

MOVE Bank will never ask you to disclose your password in an email, over the phone, or by any other means. If you ever receive an email link to our website, or asking for your username or password, do not respond or click any of the links in the email.

Always login to internet banking via our direct website, never from a third party link on another website or email. If you do come across such links or emails please contact us immediately on 1300 362 216.

Don't give anyone remote access to your computer. There are fraudsters claiming to be from reputable companies like Microsoft, Telstra and the NBN who call unsuspecting people offering tech support. If you receive one of these calls, do not allow the person access or give them any personal information and contact us immediately on 1300 362 216.



Simplifying Insurance:

Protecting Your Home, Car, and Investment Property with MOVE Bank

Insurance is one of those things you don't think about until you really need it. And when you do, you want it to be simple, reliable, and there when it matters. That's why MOVE Bank, in partnership with CGU Insurance, has refreshed its range of insurance products - making it easier than ever to help protect your home, belongings, car, and investment property. With the launch of the new CGU Insurance Portal, managing your policies is now more straightforward, giving you the control to update details and lodge claims whenever you need to.



Home Insurance: Choose the Right Level of Cover

Your home is likely your biggest investment, and MOVE Bank offers three tailored levels of protection so you can choose what suits your lifestyle best.

Home Building Insurance covers the structure of your home in case of damage or destruction due to events like storms, floods, fire, and vandalism#. It also includes temporary accommodation costs if your home becomes unliveable after a covered event+ and offers liability cover in case someone is injured on your property+.

Home Contents Insurance steps in to protect the things inside your home - furniture, electronics, appliances, and valuables - against theft, fire, and extreme weather#. There's even an option to cover portable items like laptops and jewellery when you're out and about.

For those who want protection for both, Home Building & Contents Insurance combines both policies into one, helping to protect your home and everything in it.

Landlord Insurance: Security for Your Investment

If you own a rental property, Landlord Insurance can help provide peace of mind against unexpected costs. This policy includes cover for tenant-related damage, as well as loss of rent up to 12 months when the property is unliveable due to an insured event*. It also includes protection against fire, storms, and break-ins, helping to protect your investment even when things don't go to plan#.

Car Insurance: Comprehensive or Just the Essentials

Whether you're after top coverage or just want to cover the basics, MOVE Bank offers multiple car insurance options. Comprehensive Car Insurance helps provide cover for damage to your own vehicle as well as other people's property#, plus extras like emergency repairs, roadside assistance, and hire car cover after theft.

If you're looking for a more budget-friendly option, Third Party Property Damage Insurance helps cover damage you cause to someone else's car or property#. For extra peace of mind, Third Party Fire & Theft Insurance adds protection against fire damage and theft of your vehicle#.

Managing Your Insurance Has Never Been Easier

With the new CGU Insurance Portal, managing your policies is now a seamless process. You can update your details, make a claim, and track its progress - all from one place, at a time that suits you. No more waiting on hold or digging through paperwork.

Find the Right Cover for You

Insurance isn't one-size-fits-all, and MOVE Bank's updated options make it easier to find the right level of protection. Whether you're insuring your home, car, or investment property, you can get a quote online or speak to a MOVE Bank specialist to discuss your options. Because when life throws the unexpected your way, the last thing you want is to be left scrambling.



Excesses and exclusion periods may apply. Refer to your Certificate of Insurance. For detailed terms, conditions, limitations, and exclusions, please read the Product Disclosure Statement. + If you're renting the home, CGU pays the reasonable extra rent costs for temporary accommodation. If you own and live in your home, CGU covers the reasonable costs of temporary accommodation. As long as you were living in the damaged home permanently before the incident, CGU pays for accommodation for up to a year for the Home Buildings Standard policy (or up to two years if you have a Home Buildings Plus policy), or when your home is repaired or replaced (whichever is first). CGU pays your temporary accommodation costs up to 10% of your sum insured for Home Buildings Standard policies, and up to 20% for Home Buildings Plus. CGU needs to be satisfied your home is unlivable and need to agree to the cost before you make arrangements. Railways Credit Union Limited trading as MOVE Bank ABN 91 087 651 090, AFSL 227681 acts under its own AFSL and under an agreement with the issuer Insurance Australia Limited ABN 11 000 016 722, AFSL 227681 under the CGU brand. Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant the Product Disclosure Statement and Target Market Determinations for reference. Available at <https://www.cgu.com.au/partner/policy-booklets>.

Be rewarded for your banking with **MOVE & Win!**

Deposit \$1,500 into your **Everyday Transaction Account** and go into the monthly draw to win amazing prizes!



movebank.com.au/win

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QRI Lifestyle

Where Membership Means More!

Founded in 1894 by railway employees, QRI Lifestyle is a not-for-profit dedicated to delivering great member benefits. Enjoy discounts on groceries, petrol, travel, and deals with 250+ top retailers like Sephora, JB Hi-Fi, Rebel, Myer and Amazon.

Save on holiday stays across Australia and New Zealand, plus win daily member cash prizes! Get discounts on concerts, theme parks, banking, insurance, and more. We also offer scholarships for members' families.

Love socialising? Visit The Railways Club, Brisbane or join QRI's sporting teams, attend events, or volunteer and be part of our vibrant community.



ACCOMMODATION



SCHOLARSHIPS



EVENTS



REGIONAL HALLS



QRI SPORTS



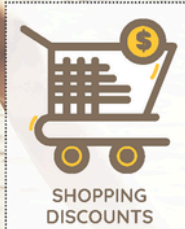
THE RAILWAYS CLUB



KIDS CLUB



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JOIN US AT THE MARY VALLEY RATTLER FOR OUR ANNUAL

ANZAC DAY

TROOP TRAIN

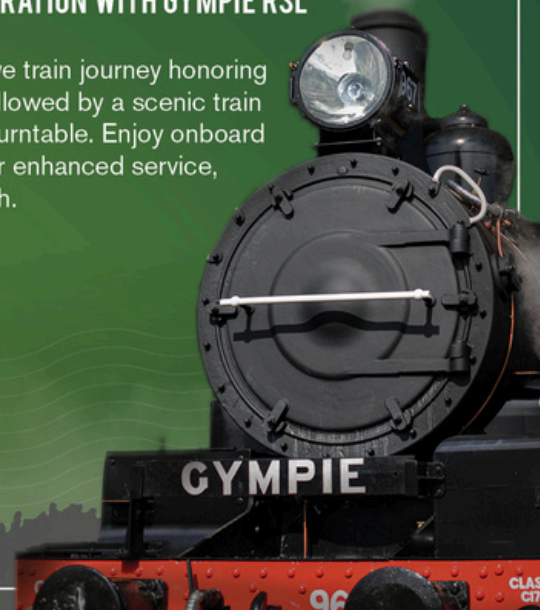


WEDNESDAY 23RD APRIL, 2025 IN COLLABORATION WITH GYMPIE RSL

The Gympie RSL and the Mary Valley Rattler invite you to join a commemorative train journey honoring ANZACs. Experience a poignant ceremony with The Ode and red poppies, followed by a scenic train ride through the beautiful Mary Valley. Visit Amamoor and witness the engine turntable. Enjoy onboard amenities, including a bar and gift shop, and upgrade to a VIP package for enhanced service, including a cheese plate, bar access, and a special lunch.



RSL
Gympie Sub Branch





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