



**MOVE
BANK**

MOVE Life

Issue #40/October 2025

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and more!

From your CEO Mike Currie

At MOVE Bank, we're proud to continue strengthening the relationships that have defined us since our beginnings in 1968. Our roots in the rail community remain an important part of who we are, and in recent months our team has had the pleasure of connecting with members and partners across a range of Queensland Rail and QRI events. These occasions allow us to meet face-to-face with the people who make MOVE Bank what it is and to hear firsthand the difference that genuine, member-focused banking makes.

We were also recently recognised at the 2025 WeMoney Banking Awards, receiving multiple wins across customer satisfaction, savings, and home loan value. While awards are never our focus, this recognition reinforces our commitment to providing outstanding value, trusted service, and a banking experience that puts our members first. It's a reflection of the hard work, care and passion our team brings to everything we do.

As we look ahead, MOVE Bank remains focused on building meaningful connections and delivering products and services that help our members achieve their financial goals with confidence. We'll continue investing in innovation, security, and simplicity to ensure your banking experience remains seamless and rewarding.

Thank you for your ongoing trust and support.

Mike Currie

Chief Executive Officer

Read more about the WeMoney Awards Program, including the full methodology at: www.wemoney.com.au/financial-services-awards



MOVE Bank Celebrates Multiple Wins at the 2025 WeMoney Banking Awards!

We are proud to have been recognised as a leader in customer orientated banking, taking home five major awards at the 2025 WeMoney Everyday Banking Awards.

The wins include:

- Winner – Outstanding Customer Service (Transaction Accounts)
- Winner – Outstanding Customer Service (Savings Accounts)
- Winner – Outstanding Customer Service (Term Deposit)
- Winner – Savings Account of the Year (Customer Owned Bank)
- Winner – Best High Interest Savings Account

These achievements highlight MOVE Bank's continued commitment to delivering exceptional value and service across its product range.

“Being recognised by WeMoney across multiple categories is an incredible honour and reflects the hard work of our team, who are dedicated to putting members first every day,” said Mike Currie, CEO, MOVE Bank. “As a customer-owned bank, we exist to create better banking experiences for our members, and these awards show we’re delivering on that promise.”

Now in its fourth year, the WeMoney Banking Awards celebrate Australia's best financial providers, with a particular focus on Gen Z and Millennial audiences. With more than 1.3 million app downloads and 82% of users trusting the platform to compare financial products, WeMoney is recognised as a leading authority for younger Australians seeking financial solutions.

Winning five awards in 2025 further cements MOVE Bank as a trusted alternative to the big banks and reinforces our mission to help Australians achieve their financial goals through genuine value and personal service.

Read more about the WeMoney Awards Program, including the full methodology at: www.wemoney.com.au/financial-services-awards.





Getting Your Finances Festive Ready

The festive season is fast approaching and while it's a time for joy, connection and celebration, it can also be one of the most expensive times of the year. A little preparation now can help take the pressure off your wallet later, so you can focus on what truly matters.

1. Set a realistic festive budget

Start by listing your expected expenses for gifts, food, travel, and social events. Once you have a total, set a spending limit that fits within your budget. Having a clear plan can help you avoid last-minute splurges and the stress of January credit card bills.

2. Make the most of your savings

If you're putting money aside for the holidays, consider setting up a separate savings account to keep your festive funds on track. MOVE Bank's [Growth Saver](#)* is a great option to help you reach your goals faster — offering a competitive bonus rate when you deposit \$200 and make no withdrawals each month. Even small, regular contributions can add up quickly, and by keeping these savings separate from your everyday spending, you're less likely to dip into them early.

3. Shop smart and early

Take advantage of sales, such as Black Friday and Cyber Monday, and comparison shop online to find the best deals. Buying early can help spread out costs and reduce the December rush, giving you more time to enjoy the season.

4. Plan for the new year

The end of the year is also a great time to review your finances and set goals for 2026. Whether you're saving for a holiday, home improvements, or simply looking to build stronger money habits, a little planning now can help set you up for success. To get started, try one of MOVE Bank's [calculators](#). From budgeting and loan repayments to savings projections, they're a handy way to map out your money goals for the year ahead.

Getting your finances festive ready doesn't have to be stressful. With a little planning, smart saving, and the right tools, you can enjoy the celebrations knowing you're starting the new year on strong financial footing.

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Transition to 9-Digit Account Numbers for Inbound Payments

To help make payments simpler and more secure, MOVE Bank will be transitioning to using only 9-digit account numbers for inbound payments from 1 February 2026.

This change means that from 1 February 2026, any payments made using a member number or internal account number (for example, 987654S3) will no longer be accepted.

To ensure your payments continue to be received without interruption, please make sure that your 9-digit account number is being used for all transfers or deposits to your MOVE Bank accounts.

What You Need to Do

If you or someone else has a future-dated or regularly scheduled payment set up from another financial institution to your MOVE Bank account, please review and update these details before 1 February 2026. Each MOVE Bank account already has its own unique 9-digit account number, so updating your details is simple.

Finding Your 9-Digit Account Number

You can locate your 9-digit account number in several ways:

- Internet Banking: Log in and select Account Information to view your account details.
- Bank Statement: Your 9-digit account number appears in the Account Summary section, listed as Account Number.
- Contact Us: Call our friendly team on 1300 362 216 or visit our [Internet Banking Hub](#) for more information.

Your account number will always begin with 100xxxxxx.

By taking a few moments to check your details now, you can help ensure your payments continue to be received smoothly once the change takes effect.

AGM 2025 Director Nominee Profile: Scott Riedel

Get to know Scott, our chairman, who is up for re-election at this year's AGM.

Joined QR: 1987

Previous Roles:

QR National - Group Manager Technical Services

Aurizon - Vice President Network Operations

"I have been a member of the bank for 30 years. For the last nine years I have been an elected director of the Board of Move Bank and have been a member of the Risk Management Committee or the Audit & Compliance Committee in that time. I have been Chair for the last 3 years. I am now seeking member re-appointment as a company Director. I have worked in QR, QR National and Aurizon since 1987 performing numerous operational and executive roles, delivering Bulk, Freight and Passenger rail services across Queensland.

My education includes a Business Qualification from Queensland University of Technology and an Electrical Engineering Degree from the University of Queensland. I have been a Chartered Executive Member of the Institute of Engineers and a Graduate of the Australian Institute of Company Directors. My lengthy experience and friendships in the rail industry give me a passion for the bank and the services it provides. I have been active in ensuring Move's financial education services reach people in QR to help them become financially independent.

Over a thirty-five year railway career, I have observed firsthand the support that the bank provides, particularly to regional members. I believe in the need for these trusted financial services and the support that Move provides. I am keen to be part of the development of these services into the future. If elected, I look forward to working with the other board members, the management team and our people to enable the development of Move Bank into the future, for the benefit of its members."



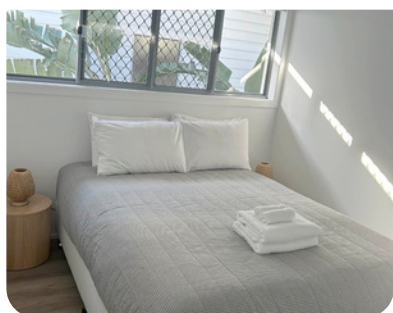
Looking for more AGM information?

For event information, annual report, notice of meeting and explanatory statement and to vote, visit: movebank.com.au/agm

QRI Lifestyle

Escape, Relax & Save with QRI Holidays

Mermaid Beach Units



Coolum Units



Yeppoon Units



QRI members enjoy exclusive access to our holiday accommodation in Coolum, Mermaid Beach and Yeppoon. They're the perfect spots for a coastal getaway with family or friends. As a valued member, you can hire these units at special discounted rates, making your next holiday more affordable.

Looking to explore further? Your membership also gives you the benefit of booking accommodation at other institutes right across Australia and New Zealand.

Start planning your next break today — because with QRI, the best holidays cost less.

Whether you're looking to save, connect, or just enjoy more out of life — QRI Lifestyle has something for you. Become a member today!



SCAN ME

QRI
Lifestyle

HELPING MEMBERS LIVE MORE FOR LESS



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