



Stand by, for benefits you can bank on.

As a valued employee, Keane Consulting has partnered exclusively with Defence Bank – one of Australia’s largest member-owned banks, to give you access to a range of unique employee offers that could help you save time and money.

You can now bank where the defence community banks with access to some of Australia’s best everyday banking products and services, usually only available to those serving in the ADF.

Defence Bank is a Member owned bank which means they put their Members first, not shareholders. Unlike a publicly listed bank who has to maximise profits to pay shareholders, Defence Bank instead put their profits back into providing better rates, fairer fees and service so good you’d be happy to recommend them to your friends and colleagues.

A little bit about Defence Bank.

Defence Bank is one of Australia’s larger member-owned banks serving not only the Australian Defence Force but also the wider defence community.

Defence Bank has been around since 1975. Whether you came across them while serving in the ADF or just finding out about them now, you can expect access to a full range of everyday banking products and services to support whatever you need, for whatever’s ahead.

With 33 branch locations across Australia you’ll always find a branch or mobile lending specialist with many in the same locations as Keane Consulting offices.

Outstanding Member support with an Australia-based Call Centre, an award-winning banking app, convenient and fast payments through Osko and PayID, along with access to the full suite of digital pays - Apple, Google, Fitbit, Garmin and Samsung Pays.

Sound good? Welcome to Keane Consulting Member + benefits.



Joining **Defence Bank** is easy.

Your first step in accessing these benefits is to become a member of Defence Bank. Becoming a member is easy!

- Apply online at defencebank.com.au/keane-consulting and join in 3 minutes online.
- Call our Australia-based Contact Centre on **1800 033 139**.
- Talk to one of our dedicated banking specialists when they next visit your work location.
- Alternatively, visit one of many convenient branch locations across Australia.

To ensure you get immediate access to your Member + benefits, please remember to advise Defence Bank that you're a Keane Consulting employee when becoming a Member.

A simple conversation can lead to big savings on your banking.



We can all be smarter with our money, but we don't always take the time to work out how.

As a valued employee of Keane Consulting, you'll also have the opportunity to have a conversation with a dedicated banking specialist who can show you how you could save you money on your everyday banking.

We start by listening to what you want, not telling you what you need.



defencebank.com.au | **1800 033 139**

Defence Bank Limited ABN 57 087 651 385AFSL/Australian Credit Licence 234582.



Your Keane Consulting Member + benefits at a glance.

<p>Save time.</p>	<p>We work where you work.</p> <p>People led, technology enabled.</p>	<p>National branch presence. With 33 branch locations across Australia you'll always find a branch or mobile lending specialist with many in the same locations as you.</p> <p>a. Home loan expertise that comes to you. b. An award winning digital offer: i. Mobile app. ii. Full suite of digital pays (Apple, Google, Fitbit, Garmin and Samsung). iii. Fast payments through Osko and PayID. c. An Australia-based Contact Centre.</p>
<p>Save money.</p>	<p>No monthly account keeping and unlimited fee-free domestic transactions with your choice of camo design Visa Debit card.</p> <p>We will give you a \$50 credit to your new account by simply opening an Everyday Access account and making six contactless transactions within the first 30 days.*</p>	
<p>Make money.</p>	<p>Introductory interest rate for 6 months on new iSaver accounts.**</p>	
<p>Receive money.</p>	<p>Credit card.</p> <p>Car loan.</p> <p>Personal loan.</p> <p>First Home Buyer.</p> <p>Owner occupiers.</p> <p>Investors.</p>	<p>\$0 annual fee on the Defence Bank Foundation Credit Card accounts.^ Please note a \$22.50 annual donation to the Defence Bank Foundation applies. The Foundation is an independent charity established to assist veterans living with Post-traumatic Stress Disorder (PTSD) and related conditions.</p> <p>\$0 application fee on our great value car loans.</p> <p>\$0 application fee (saving of \$150) plus a beneficial interest rate 2% below our advertised rate.</p> <p>Defence Bank is a participant in the First Home Loan Deposit Scheme (FHLDS) which is an Australian Government initiative to support eligible first home buyers purchasing their first home sooner.</p> <p>The Defence Bank Premier and Premier Low Rate Home Loan.</p> <ul style="list-style-type: none"> • A low variable interest rate home loan. • No loan establishment fees or no annual or monthly fees. • Unlimited free redraw – no minimum. <p>The Defence Bank Premier Investor Home Loan.</p> <ul style="list-style-type: none"> • A low variable interest rate home loan. • No loan establishment fees or no annual or monthly fees. • Unlimited free redraw – no minimum. • Principal and Interest payments only.
<p>Protect money.</p>	<p>General insurance.</p> <p>Health cover.</p>	<p>15% discount on certain Home, Contents and Landlords insurance underwritten by CGU Insurance. Exclusions apply.#</p> <p>5% discount on combined or packaged health insurance products from Navy Health.##</p>

*The \$50 credit is available to new members who have never held an Everyday Access account with Defence Bank. Eligible members must make six contactless payments via their Visa Debit card or digital wallet 30 days from opening their Everyday Access account. Some fees and charges associated with the Everyday Access product may apply in certain situations. Before acquiring any product please refer to the Defence Bank Conditions of Use and consider whether it is right for you. Defence Bank Limited ABN 57 087 651 385 AFSL/Australian Credit Licence 234582. **Limit of one new iSaver per membership (including joint accounts). Does not include funds held, or recently held with Defence Bank. Bonus rate applies to new accounts for six months up to a balance of \$250,000. Amounts above \$250,000.01 and accounts opened more than six months will receive the standard rate. Preferential Bonus rate is subject to change and may be withdrawn by Defence Bank at a future date with consultation. ^All lending approval is subject to Defence Bank's lending criteria. Terms and conditions, fees and charges apply and are available upon request. ^^A \$22.50 annual donation to the Defence Bank Foundation applies and will be charged upon funding and each year the card is held. #Discount is not available on 'Fundamentals' Home Insurance, Barrack Room Contents Insurance and the public liability portion of Landlords Insurance. Discount is subject to member request on all other existing policies at renewal. Insurance issued by Insurance Australia Limited ABN 11 000 016 772 AFSL 227681 trading as CGU Insurance. In arranging this insurance Defence Bank Limited (Defence Bank), acts under its own AFSL and under an agreement with the insurer. Defence Bank receives commission when selling CGU insurance products. Please refer to Defence Bank's Financial Services Guide (FSG) for details of these commissions. The relevant Product Disclosure Statement (PDS) should be referred to when making a decision to acquire any insurance product. The FSG and relevant PDS is available by calling 1800 033 139 or visiting defencebank.com.au any Defence Bank Branch. The information contained in this brochure is general advice only as it has not taken into account your financial situation, objectives or needs. Must be applied for through Defence Bank; only one discount per policy. ##Offer is available to Defence Bank customers who take out combined hospital and extras cover. Discount will be applied when joining online or calling 1300 306 289 and using discount code: 5OFFDB. Offer is not transferable or redeemable for cash and may be withdrawn at any time. Serving ADF members, Active Reservists (SERCAT 3-5) and White or Gold Veteran Card holders will receive a 10% discount. Only one discount can be applied to a membership. Active Reservists (SERCAT 3-5) and White and Gold Card Veteran Card holders must be covered by the membership for the discount to apply.