



Hunter United  
Customer Owned Banking



25 January 2021

Dear Member,

***IMPORTANT: Some of your banking arrangements will change in the next few months  
(as we complete the merger with IMB Bank)***

On March 5, 2020 Hunter United members voted overwhelmingly in favour of merging with IMB Bank and Hunter United became a division of IMB Bank on May 1, 2020.

Some of the benefits to members from the merger were provided immediately, such as the removal of a range of account fees and better rates on existing term deposits and home loans.

Since May 1, our organisations have been working together to integrate our banking systems. This work is the last step in truly merging our two organisations and providing you with access to the full range of merger benefits<sup>1</sup>, including:

- Increased banking security with IMB's transactional fraud detection systems
- An enhanced digital banking experience through IMB's Mobile Banking App and Internet Banking
- Extended operating hours with customer support available until 8pm weekdays
- A full suite of mobile wallet providers including Apple Pay<sup>2</sup> and Google Pay<sup>2</sup>
- Anytime, anywhere account opening and loan applications through IMB's website
- Highly competitive small business banking products and services including merchant facilities<sup>3</sup>
- An expanded, competitive product offering including dedicated youth products and DIY super accounts

**What to expect through the integration process**

While your banking arrangements currently remain the same, the work to finalise our integration with IMB in the coming months is progressing well, and we want to provide you with advance notice that there will be some aspects of your banking that will change, such as:

- Your member and account numbers will become 9-digit numbers
- The BSB number used for payments will change to IMB's BSB number
- Your online banking will be migrated to IMB's Internet Banking and Mobile Banking App
- If you have a Visa Debit Card, you'll be issued a new one
- Should you hold a Hunter United Credit Card, you'll be offered a choice of alternative credit facilities

**Right now, you don't need to do anything**

There's nothing you need to do right now, and we'll be writing to you in the coming weeks to let you know about the changes that affect you and what action, if any, you need to take.

When you receive information and reference documents about changes to your banking (like your new client number, bank account numbers and user guide for digital banking), please keep them handy – they'll provide the key information, instructions and support you'll need for a smooth transition.

You'll also receive a *Notice of Variation* document which details all the changes to the terms and conditions relating to your products.

**Hunter United**

PO Box 851 Newcastle NSW 2300 Phone: 02 4941 3888 Fax: 02 4941 3868 Web: [www.hunterunited.com.au](http://www.hunterunited.com.au)

IMB Ltd trading as IMB Bank and Hunter United | ABN 92 087 651 974 | AFSL 237 391 | Australian Credit Licence 237 391



**Hunter United**  
Customer Owned Banking



## **We'll be here to help you**

All of this important information will be sent to you by post.

We'll also replicate information about changes on the Hunter United website and place notifications on our Facebook page for important transition dates and reminders. Of course, our wonderful branch staff are across all the changes and available to answer your questions and help you in any way they can.

You may also receive correspondence directly from IMB Bank bearing the logo shown in the top right corner of this letter. Please consider this communication legitimate - it will contain important information about your banking that you'll need to read and understand.

## **Together, our future is brighter**

We understand some of the changes that result from the integration of our two organisations will cause some inconvenience for members and we're sorry about that.

However, once complete, you'll benefit from better technology, investment in our branch network, highly competitive products and expanded banking services.

I'd like to take this opportunity to thank the Hunter United team and you, our members, for helping bring our two organisations together to create a brighter future. I look forward to completing the integration to provide you with the full benefits of our merger.

Thank you for your understanding and continued support during the integration. Should you have questions or need support, please drop into your local Hunter United branch or call our **dedicated merger helpline on 1800 370 773**.

Yours sincerely,

**Robert Ryan**  
Chief Executive  
IMB Bank

1. Terms and conditions apply. If you don't already hold these products and facilities with Hunter United, please consider the PDS available from IMB before making a decision about these products or facilities. 2. Apple and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. 3. Merchant Facilities provided by Westpac Banking Corporation ABN 33 007 457 141, AFSL 233 714 and Mint Payments ABN 51 122 043 029. Terms and conditions, fees and charges apply.

## **Hunter United**

PO Box 851 Newcastle NSW 2300 Phone: 02 4941 3888 Fax: 02 4941 3868 Web: [www.hunterunited.com.au](http://www.hunterunited.com.au)

IMB Ltd trading as IMB Bank and Hunter United | ABN 92 087 651 974 | AFSL 237 391 | Australian Credit Licence 237 391