



**Hunter United**  
Customer Owned Banking



13 April 2021

Dear Member

## ***IMPORTANT CHANGES TO YOUR BANKING TERMS AND CONDITIONS***

**Please read this information pack carefully**

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

Since then, our organisations have been working together to integrate our banking systems – this is the last step in providing you with the full benefits of the merger.

The full integration of our banking systems will be complete on **22 May 2021**. On this date, the terms and conditions for Hunter United products will be aligned, as much as possible, with those of comparable IMB Bank products.

Below, we've provided an overview of the documents we've enclosed for you. They are the Notice of Variation and three documents that comprise IMB Bank's Product Disclosure Statement. They contain important information including the terms and conditions that will apply to Hunter United products from 22 May 2021.

### **1. Notice of Variation of the Hunter United Terms and Conditions (Notice)**

The Notice outlines changes to the terms and conditions that will apply from 22 May 2021 to Hunter United loan and deposit products, overdrafts, lines of credit, credit cards, payment facilities and fees and charges.

The Notice is an important document, and we encourage you to read it.

To make things a little easier, we've included a table of contents with affected Hunter United products and the pages that have the specific changes relating to those products.

Simply find the Hunter United products you hold and turn to the relevant pages for all you need to know.

Remember, if you have any questions regarding the changes, please call our dedicated merger helpline on 1800 370 773 or drop into your nearest Hunter United branch.

### **2. Member Guide to Transaction Banking**

If you hold a deposit product, an overdraft, line of credit or a credit card, it is important you read this document too. It has information on IMB Bank's deposit products and the payment facilities including the benefits, risks and any associated fees and charges that may apply.

**Hunter United**

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



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### **3. Fees, Charges and Limits**

A benefit of the merger is that you are exempt from any transaction or account keeping fees on your existing accounts. However, there are some service fees that may still apply depending on how you use and access your accounts, so we encourage you to read this brief document carefully.

### **4. Interest Rates for IMB Products**

This document outlines the interest rates for all IMB Deposit Products. The rates listed were current as at 1 April 2021, and are subject to change.

For the current IMB rates, visit [www.imb.com.au](http://www.imb.com.au).

If, for any reason, you need another copy of the enclosed documents, please visit the merger information section at [www.hunterunited.com.au](http://www.hunterunited.com.au)

We're looking forward to bringing you all the benefits our merger has to offer.

In the meantime, if you need any help to understand these changes, or have any questions we haven't answered, please drop into your nearest branch or call our dedicated merger helpline on 1800 370 773 – we're here to help.

Yours sincerely,

Robert Ryan  
Chief Executive Officer  
IMB Bank