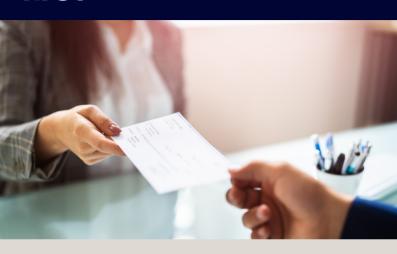
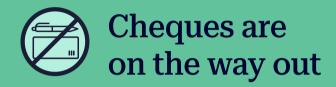
bank first



Cheques are on the way out



We're on a journey to a better way to pay for Members



This booklet is designed to help you navigate the different payment options available to you.

We're committed to working with our Members to find the solution that suits you.



The use of cheques as a payment method has been on the decline for many years.

This comes following release of a Federal Government Consultation Paper in December 2023 on the winding down of Australia's cheque system by 2030.

Cheque use within our bank is low, while new, more efficient means of payment are increasing every day.

With an end date of **30 September 2024**, we're transitioning our Members from cheques onto new payment methods suited to their individual circumstances.



KEY DATES

28 June 2024

No new Bank First cheque books will be issued.

30 September 2024

Final day Bank First cheques honoured, No cheques (from any bank) accepted in branch.

Bank First cheques remain a valid means of payment until 30 September 2024.

Bank@Post remains your option for depositing other bank cheques post-30 September.



Set up and schedule regular direct debit payments.

Payments can be made via direct debits, regular authorised payments or regular Visa card payments.

Ask the business you want to pay via direct debit for their Direct Debit Request (DDR) form.

You provide our Bank First BSB (704191) and your Member number. This gives the business permission to collect payments from your account on a regular agreed due date.



Osko Osko Pay anyone in real time

Pay anyone within two business days.

It's a simple way to send money to an external account within Australia. It's sometimes called a 'pay anyone transfer'.

Transfers between banks can take up to two business days, depending on when the transfer has been made.

It can take longer when transfers are made late in the day, on weekends and public holidays.

Real-time, 24/7 payments Pay others and receive payments in real-time.

Flexible payments - using a registered PAYID (mobile number, email address or ABN), or using your BSB and account number.

You can include more information to accurately describe your payment.

Secure - backed by BPAY and Bank First.





A great way to pay your bills.

BPay is an easy and secure way to pay your bills using one payment method.

You choose when, how much and from which account to pay from.

Sending or receiving money from overseas

Bank First offers sending and receiving International Funds Transfers that can clear in as little as three business days in partnership with Convera.

You can receive money in a foreign currency into your Bank First account. We will convert the incoming money into Australian dollars (AUD) before it hits your account. It's simple!



bank Banking first anywhere, anytime

We're here to help

Sometimes you just need to get things done!

We've developed a series of video guides to show you step-by-step how to use Internet Banking and the Bank First App.

- Oownload the Bank First App
- Replace your card
- Change your password
- Find your statement
- Tell us you're travelling overseas
- Find your 9-digit reference number

Let's work together to set you up for a better way to pay

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