

Bank of
Melbourne

Important update. Our Pakenham branch is closing.

Over the past several years, we've seen many changes to how our customers are banking. More of our Pakenham customers are choosing to do their personal and business banking online, via mobile app or by video appointments, rather than in-branch. With these changes, we've decided to permanently close our branch at Shop 1A, Pakenham Marketplace, 50-54 John Street, Pakenham, VIC on 16 August 2024. Rest assured, we remain committed to helping you securely take care of your day-to-day banking needs – locally, at home, or on the go. Please read below for more details or contact Peter Young (State Operations Manager) on 0403283461 for any further support or information.

Visit your nearest branch

You can complete cash transactions at any Bank of Melbourne, Westpac, St.George or BankSA branch nationwide.

Your nearest **Westpac** branch is:

Branch	Pakenham
Address	121 Main Street, Pakenham, VIC
Phone number	(03) 5941 0077
Opening hours	Monday - Thursday 9:30am-4:00pm, Friday 9:30am-5pm
Facilities	<ul style="list-style-type: none">• Teller Services• Smart ATM• A range of servicing activities (such as account & card maintenance, business express deposits and interbank transfers)
Distance	350m walk

Alternatively, visit us at the nearby Bank of Melbourne Fountain Gate branch, at Tenancy 2105, 352 Princess Highway Fountain Gate Shopping Ctr, Fountain Gate, VIC. This branch is located 19.3km away, and is open Monday - Thursday 9:30am-4:00pm, Friday 9:30am-5pm.

Nearest fee-free cash access points

You can withdraw cash and complete other basic banking transactions at our network of fee-free ATMs, which include Precinct and atmX by Armaguard, as well as Bank of Melbourne, Westpac, St.George and BankSA ATMs. Search for a fee-free ATM using the Bank of Melbourne App, or our branch and ATM locator at bankofmelbourne.com.au/locator

Fee-free ATMs	Distance	Features available	Address
Westpac ATM	350m	<ul style="list-style-type: none">• Account Balances• Withdraw Cash• Deposit Notes & Cheques• Cardless Cash	121 Main Street, Pakenham, VIC

Visit your closest Bank@Post

Our partnership with Australia Post means you can do your everyday banking in person at over 3,400 post offices across Australia. With Bank@Post, you are able to use your credit or debit card to make deposits, withdrawals, account balance enquiries, and pay credit card bills in person. Please note passbooks aren't accepted at Australia Post.

Post Office name	Pakenham Post Shop
Address	117 Main St, Pakenham VIC
Phone number	13 13 18
Opening hours	Monday - Friday 9:00m-5:00pm
Distance	250m

Business Bank customers

We have many options available for our customers who make regular business deposits and need business change including transacting at the nearby Westpac Pakenham as mentioned previously. For more information, contact your Business Banker, Transactional Specialist, or access our wide network of bankers by calling **13 82 66**.

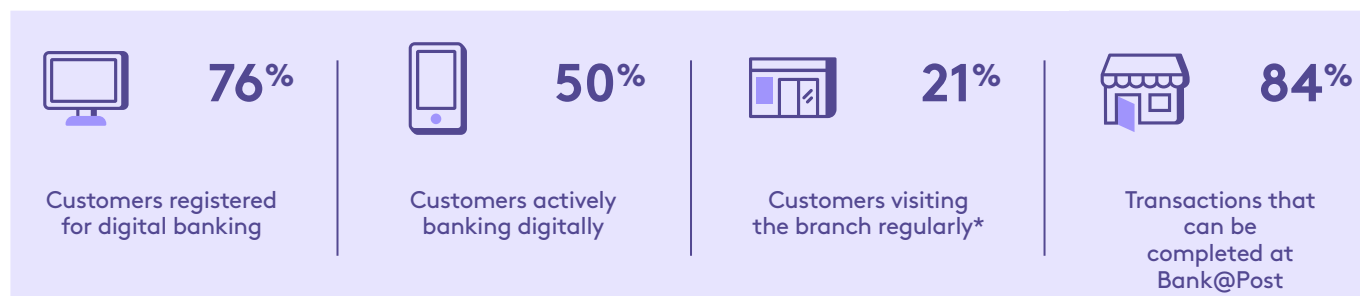
For Commercial and Agribusiness customers, please contact your Relationship Manager.

Why is the Pakenham branch closing?

Decisions to close branches are never made lightly. A number of factors are taken into consideration.

For Pakenham, there has been a significant decrease in over-the-counter deposit and withdrawal transactions as our customers move to more accessible banking options and the branch has low regular customer usage.

Additionally, the Westpac Pakenham branch is 350m away and is able to support cash transactions for both Bank of Melbourne and Westpac customers.



*Regular branch visits is defined as visiting the branch 3+ times from 1 October 2022 to 30 September 2023.

How are customers banking with us?

Our customers are now using more flexible and accessible banking options instead of banking in-branch.

Branch Visits (Monthly average)

	Personal Banking Customers	Business Banking Customers
2019	610	98
2020	585	86
2021	640	82
2022	608	71
2023	658	73

Number of personal banking transactions (Monthly average)

	Cash Withdrawals	Cash Deposits	Branch Appointments (Reviews)
2019	181	282	77
2020	172	215	92
2021	153	180	151
2022	178	188	109
2023	164	201	137

Number of business banking transactions (Monthly average)

	Cash Withdrawals	Cash Deposits	Branch Appointments (Reviews)
2019	19	107	4
2020	21	89	4
2021	19	51	5
2022	18	41	4
2023	16	31	9

Data shown on banking changes is for the period 1 October to 30 September each year, based on the Group's financial year reporting.

Ways to bank with us

We are committed to providing all of our customers with simple and secure banking options that meet their needs. Please scan the QR code on this page to visit our website, or read below to see how we can help you bank the way that works for you.



Convenient banking 24/7



Bank of Melbourne Internet and Mobile Banking

- Make transfers and payments
- Identify unknown transactions
- Budgeting tools
- Keep track of savings goals
- Manage all your accounts from one location
- Our Bank of Melbourne Secure Security Guarantee

bankofmelbourne.com.au/register



Telephone Banking

- Check your balance
- Update your personal details
- Speak to banking and credit specialists
- Speak to Home Lenders
- Apply for new accounts
- Order statements
- Enquire about payments

24/7 access by calling 13 33 22



ATMs

- Fee-free withdrawals
- Cardless deposits
- Cardless cash with eligible accounts
- Fee-free transactions at our network of fee-free ATMs, which include Precinct and atmX by Armaguard, as well as Bank of Melbourne, St. George, BankSA and Westpac ATMs.
- Print mini-statements
- Transfer money between linked accounts

bankofmelbourne.com.au/locator

Banking face-to-face with Bank@Post

We know that sometimes you will want to transact in person, and our partnership with Australia Post Bank@Post means you can do just that at over 3,400 Post Offices across Australia.



Withdraw
up to **\$2,000**
per day



Deposit
up to **\$7,000**
per day



Pay **bills**
in person



Card-free
deposits with
Barcode Business



Scan the QR code
for more information
on **Bank@Post**

Help for our Indigenous customers

No matter where you are located, our Indigenous Call Centre is available to support you with your personal or business banking needs. Services include:

- basic everyday banking enquiries such as balance enquiries and card replacements
- access to translation services including Indigenous languages
- determining which products and services may be suitable for you.

The Indigenous Call Centre can be contacted Monday to Friday
9.30am to 5.30pm CST on **1800 061 548 (toll free)**.

Additional support when you need it

We know our customers will need support in different ways, at different times in their lives. Whether you or someone close to you is experiencing financial hardship, disability, domestic or family violence, elder financial abuse, dealing with fraud or scams or other unexpected life moments, we are here to help.

Please visit us at bankofmelbourne.com.au/contact-us/difficult-circumstances.

If you'd like to discuss these changes in person, or how we can help you continue to bank in the future, please visit us at the Pakenham branch before 16 August 2024 or call us on **13 22 66**.

How we are communicating this change to our customers and the community

We know how important it is that we communicate with you and your community.

As well as providing this fact sheet in branch and online, here's what else we do once a branch closure is announced:

- we notify the local Members of Parliament and local councils of the location where the branch is closing
- we notify customers by mail who are connected to the branch or have regularly transacted at the branch (or the ATM) in the last 6 months
- we also send an additional SMS notification to those customers who have regularly transacted at the branch (or the ATM) in the last 6 months, where we have a mobile number on file.



The details:

Accessibility support: At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting accesshub.gov.au. Visit bankofmelbourne.com.au/accessibility for further information on our accessible products and services for people with disability. For Bank of Melbourne issued products, conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Read the disclosure documents for your selected product or service, including the Terms and Conditions, before deciding. Target Market Determinations for the products are available at bankofmelbourne.com.au. "QR Code" is a registered trademark of Denso Wave Incorporated.

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