

No 6 – 22 February 2021

## Acting Branch Secretary's Report – Assistant Secretaries' Report – Relief Official's Report

### Acting Branch Secretary Report *by Jason Miners*

#### Political Opinion Piece *by Jason Miners*

Political opinion piece on the new proposed IR changes and the importance of taking it to the Liberal national government and reminding the Labor Party who they have to represent should they win office.

With a potential election looming at the end of the year (I'm betting November) it's important that workers are aware of what's at stake! There is nothing sexy about policy and politics, but the complacency of workers may well lead to another term of a liberal government to further erode our rights and protections and ultimately wages and conditions as workers.



On Wednesday night the Branch was well represented to see the centrepiece of the Albanese Labor government's policy agenda be launched in Brisbane "we are on your side."

The highlights of this event were:

- the Labor commitment to remove the Registered Organisation Commission (ROC), a body which is aimed at destroying unions and their ability to get wage increases and conditions along with dignity of employment for workers.
- To remove the Australian Building Construction Commission (ABCC) which affects maritime workers on construction projects.

- Portability for casuals and their access to sick and long service leave and a refined focus to have employers commit to permanent employment.

The precedents currently being enjoyed by employers who cover gig economy workers is rapidly growing and if not addressed will see a carryover into more traditional areas of employment. We need increases to protections for workers under the *Fair Work Act*.

We also managed to speak with Opposition Leader Anthony Albanese, Senator Murray Watt and Senator Nita Green about the MUAs continued fight to secure a shipping policy that puts Australian seafarers back up the gangway and how the national ALP policy platform can support and catch up the current Queensland state platform.

The Ministers and conservative commentators in the Murdoch press suggestion that this Bill is not ideologically based really does not stand up to scrutiny and must be seen by working men and women as a blatant attack on their rights as workers! The Liberal government have an abhorrent record on increasing protections for workers and this latest attack on your rights at work does just this! The Liberal National party under Scott Morrison claim that the Bill is an outcome of constructive dialogue. Many elements of the Bill were never raised in that process with other sensible compromises suggested by worker and employer representatives in those meetings forgotten in the construction of the Bill.

The rotten conservatives want the average punter to perceive this Bill as part of a suite of initiatives, aimed at making things easier for business but unionists alike know this will be at the expense of workers, under the guise of post COVID recovery team Australia mantra.

Their hatred of superannuation continues as the efforts to freeze increases in the superannuation guarantee rate, in a period of unparalleled wage stagnation.

#### **Casual conversion**

The Bill only requires an employer to offer permanent employment once to a worker. The casual conversion request can be refused on reasonable business grounds which there is no measurables on what pertains to a

reasonable business ground as they are not clearly defined. The issue workers have had to date on this is that the boss will make up any excuse to keep casuals or keep workers underemployed on a permanent part time basis often to avoid overtime and certainty. We currently have some areas of concern pertaining to casualization in our own backyard.

#### **Part Time Workers**

Will create a system where part time workers can be utilised as full-time workers, without being paid penalties, such as overtime. The ceiling of additional hours is set at 38 hours per week, or the 'ordinary hours' of the worker. By having more part time workers filling the roles that permanent workers would normally perform it creates further underemployment and distorts the labour figures to show more people are employed. Underemployment has been a headline issue for workers and has been clearly articulated by unions and trades and labour councils alike.

#### **The BOOT Test (Better Off Overall)**

The proposal to introduce a section in the Fair work Act that will allow the commission to approve enterprise agreements when they do not pass the current Better Off Overall Test aka BOOT.

The real reason this is being pushed is for employers to once again push through enterprise agreements that do not meet the minimum standards applied to the BOOT which is an even further deregulation on agreement standards which equals less wages and conditions!

This is a horrific move by the Liberal Morrison government. Enterprise agreements should improve wages and conditions of modern awards not significantly reduce them! There is currently NO guarantee from this the supporters of this Bill that no worker will be worse off or left behind which should be of concern to all workers!

#### **Rampant Wage Theft**

The relevant provisions in the Bill are unlikely to reduce the incidence of wage theft, and may make it worse by overriding stronger protections which exist in State legislation in both Queensland and Victoria.

Dishonesty is the fault element for the offence in new section 324B, and item 42 amends the Dictionary at section 12 to define 'dishonest' as meaning dishonest according to the standards of ordinary people, and known to be so by the defendant. It cannot be dishonest by this standard.

The adjusted definition sets an onus which is simply too high to be able to be useful in reducing wage theft and that the relevant standard of proof is 'beyond reasonable doubt'. This is a high threshold, particularly when the definition of dishonesty is taken into account. An employer who underpays an employee but can successfully argue it was not dishonest can manoeuvre

around the offence. That makes prosecution very challenging.

#### **Greenfield Agreements**

If there's a major project of 500 million or more it can be subject to a Greenfield's agreement. This has huge ramifications when coupled with the extension of a Greenfield's agreement going from 4 years to 8 years. Workers even now under 3- and 4-year EA terms see a significant delay in replacing agreements some of which are still going after 2 years being expired and almost 3 years without a worker receiving a pay rise!

This effectively means that workers can't take protected industrial action for some 8 years and if workers were to take unprotected industrial action then workers and unions who represent them are subject to some of the most harsh and unjust penalties in the developed world. Such a prolonged EA period will only further stagnate wages growth when what workers need is a decent pay increase.

This Bill merely perpetuates the false assumption that the only answer to economic recovery is to exacerbate the power imbalance between employers and employees. It fundamentally dismisses the idea that workers may have a vital role to play in economic recovery.

Don't be hoodwinked by these parasites trying to destroy your rights and protections as workers! Talk to your neighbours, talk to your workmates, and understand what is at stake!

#### **In Unity - Jason Miners**

##### **Seaswift Report Back**

The MUA met Seaswift for the 3rd bargaining meeting to further pursue claims for better wages and conditions.

Seaswift have been on a Work Choices Agreement since 2009! The Branch has committed to trying to get a fairer deal for Seaswift seafarers.

Seaswift operates some 11-12 vessels and works throughout far north Queensland.

The key differences that remain are:

1. The MUA want all wage rates put in the EBA so it is absolutely clear to every maritime worker what they are entitled to be paid on each vessel under each classification!
2. A cargo handling allowance of between \$5000 and \$8000 divided 60% to deck and 40% to mates and engineers.
3. A 3% pay increase each year.
4. Industry standard shared cabin allowance for those who have to share cabins.
5. A 1.5% increase in superannuation.
6. The equal time roster and overtime rates put into the EBA so it's secured!
7. A maritime only agreement! Everyone working directly in the maritime industry deserves their own maritime

agreement so other work areas can't decide your wages and conditions for the next four years! (This is very important)

The MUA, on behalf of its members and potential members are committed to pushing for the best outcome possible but we need Seaswift workers to recognise a few key points to see that this happen:

1. This is an operation which has third party funds ! It's not a family business anymore!
2. The contracts are largely a monopoly with little to no competition!
3. Seaswift workers, particularly on deck get a few cents above the award and are entitled to industry standards!
4. The only way you can be robbed in this agreement is if you vote yes to an inferior EBA which we see as your biggest threat!

#### **Smit Lamnalco Towage Gladstone Brief EA Update**

The Smit Lamnalco (SL) operation in Gladstone is one of the largest in the country as it services the one of the largest multi commodity ports in the world.

As a result, the members, through their Branch have secured some great wages and conditions which we plan on expanding on.

I can see a fair outcome beneficial to the members if we can get consensus on our key items interlinked into a package.

Our key items are as follows:

1. Training which we could link to efficiency's in manning (outside work, run jobs, 2fers,) Gladstone could be the only remaining port with this condition so we plan to keep it! However, I don't support 2fers for meetings with the employer.
2. We are also considering a reduction in the current outside penalties applied to work in Port Alma, Bundaberg among other areas of work covered by the GPC.
3. We hope SL will allow employees to go into negative leave balances to accommodate training with a timebound commitment to correct the leave balance once training is complete thru standby or run jobs.
4. Income protection which we link to: relativities, staggered starts, standby, wage outcome, backpay or sign on payment.
5. Selection criteria provided we agree on a skill and experience criteria applied to the pool of potential candidates. MUA will also redraft a suggested deck skills training manual with key relevant tasks which SL will use as part of a prerequisite process to assessing potential applicants which ensures the highest professional standards are applied to the merit based process.
6. Roster and standby commitment provided the employee is no worse off encompassing the SL claim re standby.

7. Relief labour and contracting is very close in its current form however we want assurances around alternate labour models and related entities given there are sufficient skilled relief personnel in other Queensland ports SL operate in coupled with experienced local (casual) seafarers who work on the Gladstone Weipa bauxite vessels and reside in the Gladstone region who will complete. This includes a commitment to use crews paid under this EA for tug delivery (to and from Gladstone) throughout Australian ports and possibly P&G dockyard which is another training opportunity.

8. Refined dispute process and consultative process to streamline unexpected differences between the parties provided the status quo remain whilst the difference is dealt with inclusive of arbitration in the FWC.

9. We also won't be copping a dud roster and will fight until it's delivered.

This is a benchmark agreement which we hope to replicate in other SL ports in the upcoming national discussions.

#### **New Member Induction**

Friday 12 February we had a new group of waterside workers complete an induction into the union after successfully gaining employment at Patrick terminals.

These new wharfies are now part of the MUA family.



The Branch has tried to create a tradition where all new starters come into the union rooms and get a basic understanding of where their wages and conditions come from. We also assist in areas such as the benevolent fund and unity bank.



A key feature of the induction we are very grateful for is an address from former Branch Secretary, Col Davies whose tenure in office saw him preside over the Patrick's dispute in Brisbane. Col is a champion of our Branch who put off his holidays to address the new starters. We can't



thank comrade Davies enough for his contribution which he continues to make.

The induction also deals with the basics on how to read pay slips, what to do if an issue comes up at work. There's information on maritime super and our income protection provider, Protect.

The Branch and the Patrick members enjoy a great EA which sees no casuals what so ever and some of the best conditions on the keyline all of which have been hard fought and won by our members both past and present.

### DP World MUA Maintenance Members Catch Up with an Injured Comrade

Comrade Rudy, an MUA member of long standing, has fallen on tough times with nerve damage to his neck and shoulders.



The Branch pursued the matter through Protect after initially being knocked back and Protect, to their credit, reviewed the position and saw its merits.

Protect have since been extremely supportive to comrade Rudy.

The MUA members in maintenance planned a day out with their injured workmate which I understand turned into a big afternoon much to their credit. Workers who are injured can sometimes become isolated and this gesture represents exactly why we are union.

It is important we reach out to our injured workmates. Well done comrades.

### Stop Work Meeting

Last month's stop work meeting was held on Wednesday 26 January at the Bulimba Bowls. Members got together after the meeting for a beverage.



### Updated List of Establishments and Officials

Establishment	Primary	Backup
ASP	Jason M	Michael O
Cargo Link	Jason M	Paul G
DP World	Jason M	Paul G
Offshore	Jason M	Paul G
Patrick Terminal	Jason M	Paul P
Qld Bulk Terminals	Jason M	Paul G
Towage x 9 Ports	Jason M	Paul G
Aurizon	Paul G	Dave L
Ausport Marine	Paul G	Jason M
Brisbane Ferries	Paul G	Michael O
CSL	Paul G	Michael O
Cruise Terminals	Paul G	Jason M
EAS Management	Paul G	Jason M
EC Stevedores	Paul G	Paul P
Larcom	Paul G	Michael O
NSS Mackay	Paul P	Paul G
Port Authorities	Paul G	Jason M
Stradbroke Ferries	Paul G	Michael O
Teekay Shipping	Paul G	Dave L
AAT	Paul P	Paul G
Hutchison	Paul P	Jason M
Linx Brisbane	Paul P	Michael O
Linx Gladstone	Paul P	Michael O
NSS Lines	Paul P	Dave L
NSS Townsville	Paul P	Paul G
Qube	Paul P	Jason M
Kalmar	Michael O	Paul G
NSS Gladstone	Michael O	Paul P
Programmed Maintenance	Michael O	Paul G
Sealink Gladstone	Michael O	Paul G
Seaswift	Michael O/Dave L	Paul G
Diving	Dave L	Paul G
Pacific Marine Group	Paul G	Dave L
Seaswift	Dave L/Michael O	Paul G
TML	Dave L	Paul P

### Assistant Branch Secretary Report – by Paul Petersen

**A brief report on the EBA's currently being negotiated by Paul Petersen**

**Linx Bulk and General:** Part A (National) and Part B (Local)  
**Linx EBA** nominal expiry date of the agreement is the 30th of June 2021.

Members have been asked to put a log of claims (LOC) together in preparation for the up-and-coming negotiations. National discussions commenced on the 3rd of February led by **Adrian Evans, the national Assistant Secretary** with representatives from across Australia that represent all 12 Linx Bulk & General sites.

The EBA negotiations will commence under a process



called **interest-based bargaining (IBB)** which essentially means each negotiation meeting will be attended by a commissioner.

This has its advantages and disadvantages but overall, we believe it is advantageous to achieving a better outcome for all MUA members.

**LINX GLADSTONE**, have finished a major contract of loading logs destined for China. This has had a major effect on the hours worked by members at Gladstone Linx and it has allowed the company to invoke Clause 10 (Economics clause). We have tried to implement measures and to mitigate against the loss of hours, but it has proven to be not enough, and the company have now moved to step 4- 'Voluntary redundancies process'.

The company have asked for 16 redundancies from the permanent workforce and PGE's. This is an enormous hit to members in Gladstone. The committee and I are doing everything possible to mitigate against the circumstances. I have consulted extensively with the ERC committee and we held an off-site yard meeting on 05/02/21 to discuss directly with the members what measures we can implement to mitigate against the loss of hours.

The expression of interest for voluntary redundancy's need to be lodged by the 17th of February and we will hold an ERC meeting on that day to discuss further measures to prevent anymore redundancies than the voluntary ones.

**Linx Brisbane:** The National Linx management has advised the union and the ERC committee they want to introduce scanning devices for each individual driver on PCC (Pure Car Carrier) These devices are the size of a

mobile phone and are designed to scan the individual car as each driver gets in and out as of each vehicle, which gives the data of the individual who drove the car from point A to point B. This data could easily be used as a time motion study and be used against members for disciplinary purposes. We understand this technology is valuable to the company and the customer, but we do not want a time motion study on members. We have suggested alternatives for the company to be able to use this technology without the need to track individual workers every minute of the day. We are scheduled to have ERC meeting with the company to discuss alternative arrangements early next week.

**Hutchison (HPA) – EBA**



As I have explained previously, negotiations with Hutchison Ports are completely different to any other terminal negotiations in Australia! Hutchison are the largest stevedoring company on the planet, they have less than 0.1% of their global footprint in Australia. The negotiations with Hutchison started with an extremely aggressive approach from the company to try and reduce redundancies, long service leave and superannuation back to state awards.

The company offered 0, 0, 0, 1% pay rise over four years and threatened to automate the terminals and outsource MUA jobs.

After nearly three years of arduous and constant battle by **the MUA members at Brisbane (BCT) and Sydney (SICTL)** we are slowly starting to see common sense and the appropriate wages and conditions being drafted into the EBA.

**Warren Smith** has led the national negotiations and drafting for three years with outstanding foresight and determination. **The MUA Queensland Branch** and **Sydney Branch** have worked extremely closely throughout the entire three years of negotiations. Over the three years the negotiations for Queensland have been led solely by **Paul Petersen** while **the MUA Sydney Branch** have been led by **Paul McAleer, Paul Keating and Nathan Donato**.



The drafting days start at 9.00am and usually do not finish 4-5pm. It is agonisingly slow dealing with this corporation who are fixated on every word and every sentence of every clause.

Brisbane (BCT) has an in-principle agreement for a salaried roster and a guaranteed wage for casuals. The company still threaten to outsource work and to try to remove the position of shift leader to a management role. The negotiations continue on the 12<sup>th</sup> of February.

#### **AAT EBA negotiations – EBA**

Negotiations have commenced nationally (Part A) and locally (Part B)

Paul Petersen, Warren Smith, Mick Cross, Shane Stevens, James Crookall held the first rounds of negotiations with the company on Monday the 1<sup>st</sup> of February.

Brisbane leads the way in these negotiations, we lead the way with the LOC.

Port Kembla and Victoria branch have smaller operations and fewer members but have contributed significantly to the national debate to improve wages and conditions for all MUA members.

Issues discussed,

- 1) Drug and alcohol testing
- 2) Superannuation increase
- 3) Australian made PPE
- 4) Protect personal income insurance.
- 5) Training
- 6) Introduction of peaks and troughs clause
- 7) Upgrade for crane drivers
- 8) Supplementaries to GWE
- 9) Amenities
- 10) Pandemic leave
- 11) Cert 4 training
- 12) Financial yearly increase

There has been a draught EBA produced and is being perused by delegates and officials before we commenced the next round of negotiations.

#### **Qube Bulk & General EBA: Part B**

After meetings with Qube national/local management in EBA negotiation, it was agreed by the EBA Brisbane committee and the MUA Queensland Branch to roll over the Qube Brisbane EBA, Part B (local) agreement as it was, if all Brisbane MUA members receive a 2.5% pay increase each year over four years. These negotiations commenced at the height of the pandemic when working hours, were at the lowest point for many years. The company agreed to roll over the document with a 2.5% pay increase.

After weeks of chasing the company up and demanding they produce the draft EBA document to members and allow them to vote on it, the company simply refused to produce the draft EBA for members consideration. The company then produced a last-minute claim and want to

introduce a four hour walk up start for vessels (PCC/RoRo) quarantine due to an obnoxious “stink bug”.

The ERC & EBA committee had discussions with the company in relation to receiving permanent jobs, time served for P-FSE and P-VSE to stand and not to restart and a sign on bonus \$.

These discussions are still active as this newsletter is written and the outcome will be produced ASAP.

Ultimately the decision will be made by active MUA members from Qube who turn up to the four-hour offsite yard meeting to discuss the draft EBA and vote on it.

#### **Programmed Maintenance (Patrick) EBA**

The EBA is in its fifth rounds of negotiations with company.

**MUA members** rejected the company proposal to amend the Roster Clause and Introduction to Change Clause.

MUA Members have agreed about the days in lieu and everything left alone and only the wage increase is to be negotiated.

The MUA members rejected the offer from the company of a 1.5% wage increase and an additional 0.25% increase of their superannuation. Delegates have brought their offer of 5% down to 3.75% without any increase in superannuation.

#### **Sealink Gladstone Ferries: EBA**

The EBA drift document went to vote last week with the company only offering 2% or Wage Price Index (WPI) 1.8% seasonally adjusted. The draft EBA document was voted down.

27 voted no- 21 voted yes and 14 could not even be bothered to vote.

The MUA Queensland Official Paul Petersen and delegates Ryan Zwisler and Joe Shepard will meet with the company for the sixth round of EBA negotiations.

MUA – Are pushing for 3% yearly pay increase from expiry of the current agreement. We believe this is reasonable to keep members slightly ahead of inflation.

MUA – casuals conversion clause.

MUA propose a potential to earn point system to ensure equity of earnings for all casuals, this needs further debate and definitions. MUA – last on, first off to be from engagement of employment (years of service) not current category of employment.

This question was sent out to all employee for survey and came back in favour of changing the clause.



### **River City Ferries**

A full transfer of business took place on the Brisbane Ferries on 4<sup>th</sup> November last year. Transdev's contract was taken over by Sealink who are an Australian registered company with ferries in Stradbroke, Bay Islands, Gladstone, Townsville, Captain Cook in Sydney, South Australia, WA and NT. They also acquired Transit Systems which includes buses and includes overseas transport. In ferries they have collective agreements with the MUA and AMOU. The new Brisbane contract is called River City Ferries or RCF.

At first the transition was smooth and management worked with the unions to pass over the EBA and employees length of service while all other employee files were terminated with Transdev. All employees started with a fresh clean record. Pity same can't be said about management practices who have gone back to the bad old days of conflict and lack of consultation.

The good start soon turned south when the company introduced their lawyer into the relationship who then began to basically run the business, drafting policies and challenging all past agreements.

They now argue that there was not a transfer of business and all previous employment arrangements were declared null and void. Which meant in their opinion the EBA is a Greenfield's Agreement and now open to their own interpretation on every clause. Including all previous employment and roster arrangements that were a result of the 2018 EBA campaign and negotiated in good faith at the Fair Work Commission. A victorious campaign that was hard fought out in the park on strike by the ferry members and MUA supporters to achieve a fair go in their EBA.

This style of management has caused many industrial problems where we are currently in FWA over an overtime issue that was previously settled by negotiation last year. It now looks like FWA will be hearing another issue on how the company decided to calculate annual leave sick leave which is without doubt incorrect and a disadvantage to members. Not only are they deducting the leave days wrong they refuse to put the members Annual leave and Sick leave tallies on their payslips. On top of this the company has been placed in dispute for not consulting the union or our members before implementing their new policies. The union has put a stop to all D&A testing while proper consultation takes place on all policies.

Management have now disregarded previous signed agreements regards Rostering Guidelines and our Internal Recruitment policy where they refuse to recognise seniority when making casuals permanent, preferring their old practice of picking heads. The

membership were surveyed by both unions and seniority policy was supported 100%. The delegates and the union continue to meet and thrash through the issues without giving away our hard fought for conditions.

### **Safety on the Kitty Kats**

There have been 2 incidents on board the new Kitty Kats on the City Hopper run that have exposed some safety issues we are currently undergoing a safety investigation. RCF have brought them into service on an unachievable timetable of 25 minute turn around believing they would be faster than the old mono hull vessels. Drivers are constantly under the pump to stay on time and due to the excessive wash they push out they are restricted in speed as well compared to the old mono hull vessels that the council removed under suspicious circumstances which ran on a 45 minute schedule. We believe this to be a major factor leading to the incidents. Fatigue leading to lack of concentration and working one out will lead to more serious consequences if not addressed. A letter of intent has been forward to RCF and Brisbane Council that a full investigation is underway with the timetable the first thing to be addressed.



The union is also running a campaign to have a deckhand installed on all single manned Brisbane ferries. On top of the pressure of manoeuvring new bigger vessels the master has the extra responsibilities of the deckhand's duties and Customer Service officer. In short, they now operate a larger vessel with a split deck, are up and down an additional 244 steps per shift when tying up 2 lines and positioning the gangway every stop. If they were to hit the wharf or wash while tying up and fell overboard the vessel drifts away full of passengers no one at the wheel. They are expected to count passengers at hundreds of stops per shift, collect fares, answer questions, carry out the council policy for passengers' dogs on board, carry out company policies, navigate the river, stick to a schedule and hold complete responsibility to the vessel. Too much pressure. We believe this is a two person job and will campaign for this on safety grounds before someone gets seriously hurt.

We are in receipt of some complaints about a harassment culture being used by certain management currently being investigated with more to come forward.

With the business running in such a way, between their anti union lawyers, previous management working along side new management looking to blame individuals not their own system failures it is no wonder the members are asking when can they go out on strike again.

### Divers EBA

The diving industry in Cairns continues to struggle on reduced voyages due to the reliance on overseas tourists that largely funds the industry. Many of our members are still out of work with little to no government support while they wait for the COVID situation to return to normal life. In the meantime after a 2 year campaign we have landed our first MUA - Recreational Divers EBA with Prodiver. Considering where we started we achieved some major improvements for these workers and proudly set a new benchmark in the industry which we believe had been paying below the Award on dodgy non-union agreements.

The Recreational Divers Award currently in place can only be described as abhorrent with excessive overtime hours simply not recognised as penalty rates. For the divers ordinary time is 12 hours in a day or 152 hours in 4 weeks. After that it is simply an argument about what is reasonable overtime. NOTHING about penalty rates applying! Companies saw it as a lifestyle job and expected divers to work many extra hours for free or single time. The union pushed through a very complicated Fair Work case and finally won the right to have the hours recognised as work.

We then challenged and won an appeal on the agreement being registered due to it still not meeting the Better Off Overall Test where in the final hearing recently we improved the document further by recognising hours worked above the rostered hours to be paid in Time Off in Lieu. With some workers protections added in to undertakings we have reached agreement.

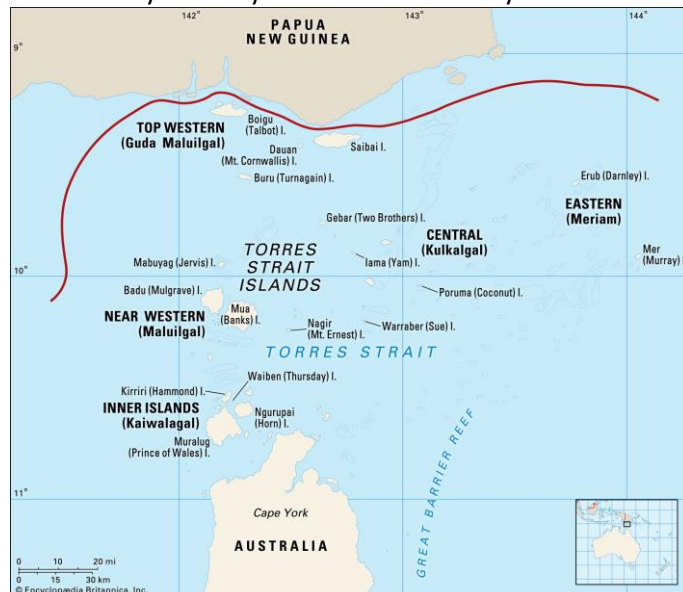
We believe the agreement sets the standard for new divers agreements we have been working on but on hold until things pick up again. The new agreement includes the detailed roster so it is enshrined in writing and can only be changed with consultation. The new schedule recognises 50.5 hours per week worked as compared to 38 when we started. Increased meal breaks resulting in less hours worked for same pay. The company has to instruct employees to take their breaks away from passengers where previously most breaks were expected to be worked through due to the nature of eating with passengers etc. Company meetings are now paid meetings. The Marine Tourism award is now recognised for Masters, Cooks and Pursers & reception staff giving them pay increases due to overtime payments. Domestic violence leave. Morning pick up payment increase by \$15. Abolished junior rates. Commissions not recognised as

part of base salary. An immediate catch up pay of \$10 per day for 4 day instructors, \$5 per day for 5 day instructors, \$7 per day for Cooks plus 2% per year for four years.

### Relief Official Report

#### History: Maritime Union and the Torres Strait Islanders by Michael O'Shane

The history of the Torres Strait Islanders is one of a proud and fiercely independent group of people who lives are associated with the marine environment in which they live. As the old people used to say: we are like the pigeons, we sleep on the island at night but spend all day at sea gathering our food and sustenance, we are Seafarers by the very nature of our history.



The Torres Straits are host to Australia's closest international border, this is the border between Australia and Papua New Guinea, the placement of this border was subject to negotiations between all parties including the Papuan People and the Torres Strait Islanders, in one such conference held at James Cook University Chaired by Professor O'Reagan the MUA represented by Comrade Terry O'Shane called on the Task Force, commissioned to find a solution to this border matter, to recognize and respect the traditional and cultural authority of those people living on the border to allow the ongoing commercial and social interaction that has been part of the cultural environment for thousands of years.

The MUA has a long and proud history of support for the Torres Strait Islander People, back in the late -60s the Seaman's Union engaged the WWF Members in Thursday Island through their Secretary Arthur AhMat and members Sol BinJuda, Ali Drummond, Geary AhMat, Butty Saronalis, Danny McGrath, Willie Pitt, Jamal Shibashaki, Charlie (Budin) AhMat and Bill Ashford in a process of building a strong unionized workforce in Thursday Island to give representation to the Torres Strait Islander People in their quest for industrial justice.



Given the isolation of the Torres Straits it has become easy over the years for the non-union elements to have a very strong presence in the region, this began very early with the pearling lugger days where crews were paid a pittance it continued in the days of the prawn fishing fleets that worked the Gulf of Carpentaria waters and off loaded their catch in Thursday Island, shipping operators like Masons and Holland's who traded to Thursday Island and further down into Weipa became parties to industrial agreements with the SUA, this was the catalyst for the engagement with those WWF Members who work the wharf in Thursday Island.

Fast forward to 2021 and once again we have a campaign to ensure workers, regardless of their isolation, are parties to Industrial Justice.

This campaign is being run by the Queensland Branch of the MUA to ensure those seafarers and shore workers working in the maritime industry are covered by industrial agreements, these agreements ensure these workers will have Long Service Leave, Superannuation, Cultural Recognition and Respect, ensure a fair days pay for a fair days work, safety as a prerequisite for all work sites, necessary qualifications and licenses for all machinery, opportunities for upgrading skills, succession planning that takes crew members from the deck to the bridge if the person so desires, moving into 2021 and beyond the Torres Straits are no longer the last frontier or a remote environment it is on our radar and will receive our support to achieve industrial justice in this term of Office.

### **Huge Honour for Kyogle Sailor Who Spent 46 Years at Sea** by Alison Paterson

Source: <https://www.northernstar.com.au/news/huge-honour-for-kyogle-sailor-who-spent-46-years-a/4171237/>



*Frederick Bradley Finch of Kyogle, was awarded an OAM for service to maritime history preservation*

The Australian War Memorial has paid a great tribute to the memory of a Northern Rivers man who saw service under three flags during World War Two.

On Monday January 11, 2021, Kerry Finch announced via social media that the Australian War Memorial had recognised her father's important memorabilia.

"This morning I received notification from the Australian War Memorial in Canberra of the great honour," she posted.

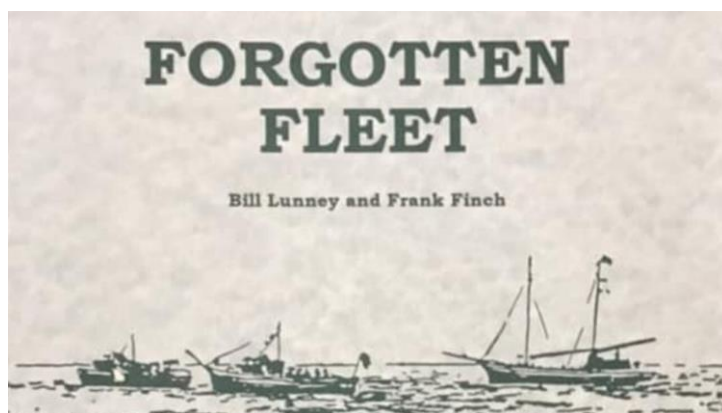


*MEDALS – The Australian War Memorial has accepted the medals presented to Frederick Bradley Finch who served in World War Two, into their collection.*



*MEDALS SAFE: The Australian War Memorial has accepted Frederick Bradley Finch's medals and books after he passed away aged 93 in 2020.*

"They are accepting into their collection my father's OAM, his WWII2 medals from Australia and Norway, his Legionnaires cap, Merchant navy badge and U.S.S. Merchant Marine Honourable Discharge patch and pin, along with two of his books, *The Forgotten Fleet* (he co-wrote) and *Under Three Flags*."



*FORGOTTEN FLEET: The medals and war memorabilia including two books he wrote of Kyogle ex-serviceman Frederick Bradley Finch have been accepted by the Australian War Memorial.*



Ms Finch said she was very moved by the news. (This is) another proud moment for us all in honouring 'Freddie our favourite father'," she said.



**FASCINATING HISTORY:** The medals and war memorabilia of Kyogle ex-serviceman Frederick Bradley Finch have been accepted by the Australian War Memorial, including his book 'Under Three Flags'.

In 2017 Mr Finch was interviewed by *The Northern Star* when he was recognised with an Order of Australia for services to maritime history preservation.

He spent 46 years at sea from 1942 to 1988 sailing on 96 vessels.



**KYOGLE MAN HONOURED:** The medals and war memorabilia of Kyogle ex-serviceman Frederick Bradley Finch have been accepted by the Australian War Memorial.

Mr Finch also made a remarkable contribution as the Founder and Co-ordinator, Finch Family Maritime Museum, for over 60 years until 2015.



**HONOURED:** The medals and war memorabilia of Kyogle ex-serviceman Frederick Bradley Finch have been accepted by the Australian War Memorial.

He co-authored, *Forgotten Fleet* in 1995 which is dedicated to Australian mariners who served with the US Army Small Ships Section during World War Two.

His awards and recognition include: Recipient, Third Gold Laurel Clasp, Australian Merchant Navy Service Cross, 2008, for 60 years contribution to the Australian Merchant Navy.

Mr Finch signed onto the Norwegian Merchant navy in April 1942, aged 15, and was to serve under the Norwegian, US and Australian flags.

He retired in 1988 and is a member of the Kyogle RSL sub-Branch as well as the American Legion.

In 2017 Mr Finch said he was very pleased to receive the award but felt his wife Fay who died recently, should have also received equal recognition.

"I did not know anything about being nominated but I feel great," he said.

"But Fay should have received this too, she deserved it for raising eight children while I was sea."

In March last year aged 93, Mr Finch passed away.

A funeral notice read; "Sailed away on the sea of eternity to be with his beloved Fay, on the 6th March 2020."

## Superman

### How 'Retirement Ready' Are You?



I hope you all had a good break over Christmas with your families and I'm sure I'm not alone when I say that I'm glad to see the back of 2020!

It's a great feeling to ease back into 'normality', and it's good to be able to meet face-to-face with members. Although members could still get access to financial planning advice over the phone and online last year, nothing beats meeting in person to help with all things super-related!

I've spent a lot of time talking with members, and one of the main things members have asked me was how to ensure they will be financially okay when they retire. I totally understand their concern; after all retirement seems so far away and if the last year has taught us anything, it's that life is unpredictable!

### Get thinking 'long game'

When it comes to being retirement ready, it's important to think 'long-game'. In other words, the longer you plan for it, the better off you'll be.

I've done some research on retirement trends and have found some really interesting statistics. Retirement trends have changed in recent years, and Australians are increasingly working for longer. In fact, according to the Australian Institute of Health and Welfare:

- In 2004–05, just 8% of Australians aged 45 and over intended to work until age 70

- In 2016-17, 20% of Australians aged 45 and over intended to work until age 70

In other words, 1 in 5 of us think we'll still be working at age 70!

If you asked anyone how and when they'd like to retire, most (if not all) would agree that they ideally want to stop work on their terms, when they're financially ready. However, sometimes life has other ideas. In fact, according to the Australian Bureau of Statistics in 2018/19, the top reasons why retirees left their job were:

- 46% reached retirement age
- 21% had to stop working because of sickness, injury or disability
- 11% were made redundant or could not find work
- 22% retired for other reasons

It's interesting (and a little bit of a concern) to see that 33% (that's 1 in 3 people) didn't have a say in when they stopped working, which can have an impact on their financial position and ultimately their standard of living in retirement if they had not implemented a retirement strategy.

That's why it's so important to prepare early – because sometimes life does not go to plan!

#### **It's all in the planning**

I talked earlier about the 'long game' approach – well, to be retirement ready, it's all in the planning.

There are many aspects to retirement readiness: financial, psychological and physical, but by far the most important is the financial aspect: that is, knowing that you'll be able to maintain a decent standard of living once you stop working.

Studies show that many Australians retire with less than they had expected and most retirees agree that, with the benefit of hindsight, they would have started preparing for retirement earlier.

If you're wondering whether you are retirement ready, the best thing you can do is get some advice. I can help you work out how retirement ready you are, and how long your money could last.

Some of the strategies we can explore include:

- transition to retirement strategies
- investing your pension
- budgeting in retirement
- tax minimisation strategies
- Age Pension and other social security entitlements

#### **We've got the resources to help you get retirement ready**

The good news is that Maritime Super has a stack of resources to help you get retirement ready:

- visit the Resources page of our website and try our calculators, read our fact sheets and watch our videos

- get free phone advice from our financial planners regarding your contribution or investment strategy – call 1800 757 607 to speak with a financial planner

Most importantly, if you're worried that you're not 'retirement ready', the best thing you can do is get some financial advice. David Zaloudek, Maritime Super's financial planner in Queensland, can help you work out how retirement ready you are, and how long your money will last. He can help you retire on your terms and give you strategies to make your money last so that your retirement is a worry-free one.

Meet with David Zaloudek, Maritime Super's financial planner in Queensland – contact David on 0488 072 369 or [davidz@maritimesuper.com.au](mailto:davidz@maritimesuper.com.au)

#### **'We're Getting Left Behind': Young People Suffer Under Coronavirus Two-Track Recovery**

By: Matthew Elmas and Matt Johnson

Source:

<https://thenewdaily.com.au/finance/property/2021/01/25/coronavirus-young-people-recovery/>

For high school graduates, the summer days before university starts are typically a time to celebrate graduations and new beginnings. But for Aanjoli Rayat and her friends, there are much bigger things to worry about. Having navigated her senior year during COVID-19 Ms Rayat, 18, is more concerned about whether she'll land a part-time job against the most difficult labour market in a generation.

"It's freaky," Ms Rayat told *The New Daily*. "A lot of people are confused about what all these long-term changes are going to be ... trying to get a job over the last year has been really hard."

"We couldn't really celebrate our milestones last year because of COVID, but many of us couldn't afford to even if we could."

More than 3.5 million people aged between 15 and 34 are stepping into 2021 mired in historic uncertainty as a two-track recovery emerges in Australia's labour and housing markets.

**Economists celebrated last week** as ABS data revealed total employment rebounded to within 0.7 per cent of pre-COVID levels last December, but not all age brackets are returning to work so fast.

Employment was 4.7 per cent lower for 15 to 24-year-olds in December than in March, and 2.3 per cent lower for those aged 25 to 34. Altogether, that's 165,200 fewer young people with a job.

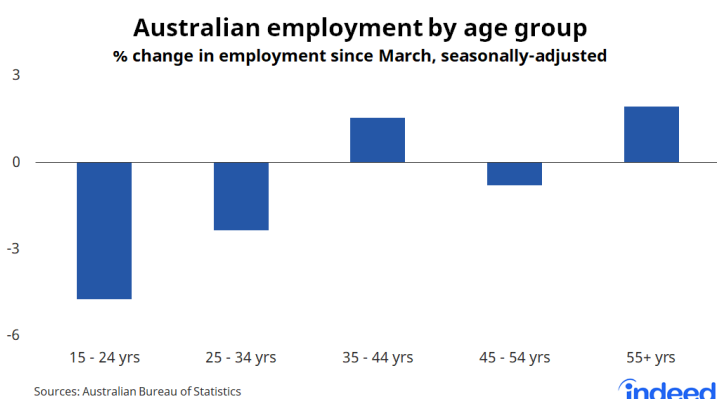
Callam Pickering, APAC economist at Indeed, said the data showed outcomes for young people have been much worse than for older Australians in the early recovery months.

"Most of the jobs being created, most of the people coming back into the workforce, are older than those [15-34] age groups," he told *The New Daily*. Mr Pickering said



last year's recession had an outsized impact on young people too, with the 15 to 34 jobless rate increasing from 11.6 per cent to 16.4 per cent between March and July. JobKeeper helped, but partly because many casual roles were excluded, many young people were hard pressed to get work as employers scaled down and prioritised eligible staff. Now labour market newcomers like Ms Rayat, who hopes to land a job in hospitality, will contend with cost-conscious employers paying workers all by themselves for the first time in almost a year when JobKeeper expires in March.

"We know from history the impact of a recession tends to linger for young people," Mr Pickering said. "So far it appears as though the recovery from COVID-19 is much the same."



### 'FOMO': Pandemic spurs young home buyers

Others like university lecturer Thuong Hoang have been lucky enough to find job stability during the pandemic, and are now making longer-term investments.

After securing ongoing employment, Dr Hoang, 34, decided to pull together a deposit for an apartment in Melbourne's inner north. "There was a semi FOMO [fear of missing out] kind of thing as there were a few properties I liked last year that had been sold," he told *The New Daily*.

"With low interest rates in the short term, I can see the amount of payments for a mortgage is equivalent to what I'm putting down in rent, and I thought, 'Why not actually have a long-term investment?'"



Thuong Hoang said new-found job security and low interest rates helped push him to buy his first home. Photo: Thuong Hoang

Dr Hoang is one of many younger buyers who took the property plunge during the pandemic.

[First-home buyers entered the market in record numbers](#) last year, as low interest rates and fiscal stimulus helped tens of thousands find a spot on the property ladder.

But although these policy settings have benefitted the likes of Dr Hoang, those just starting to save for a deposit will have a much tougher time. Mr Pickering agreed this generated a two-track recovery in the housing market, raising the prospect that savers will start taking more risks.

"The real challenge younger people have right now is simply raising a deposit," he said.

"Once you get into the property market those low mortgage rates make it easier to pay down your debts ... [but] right now, in order to save enough to get in you have to take more risks, like investing in equities."

### Young people left behind as market prepares for boom

Last year's [3 per cent uptick in property prices](#) may end up being meagre compared to economists' expectations of a nationwide housing boom in 2021, as policy settings continue to drive activity.

The official interest rate is expected to remain at its record-low 0.1 per cent until at least 2024, while the Morrison government's fiscal policies are pouring billions of dollars into house values.

So, how far could prices rise?

An internal report published earlier this month revealed the Reserve Bank cited research finding [house prices could soar](#) as much as 30 per cent over three years if borrowers believed a 1 percentage point reduction in the cash rate was "permanent".

Meanwhile, an influx of applications for the government's HomeBuilder grant program has expanded its expected cost to almost \$2 billion, in what UBS chief economist George Tharenou said raised the risk of double-digit property price increases in 2021.



Nursing graduate Joshua Hermans is worried plenty of young people will be priced out of the housing market. Photo: Supplied

It's a discouraging forecast for recent nursing graduate Joshua Hermans, who wants to save for a deposit but won't be in the market any time soon. Mr Hermans, 22, faces fronting up with a much larger deposit in five years' time after current policy settings push up prices.

"It's frustrating," he told *The New Daily*. "I feel like we're getting left

behind. "For those who moved out of home younger due to whatever circumstances ... it's just really difficult."

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- ✓ We are as safe and secure as the major banks
- ✓ We proudly support MUA Members and events
- ✓ We put our Members before profits
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# Interest Rates

as at 19 February 2021



Unity Bank



Reliance Bank



Bankstown City  
Unity Bank

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ABN 11 007 650 315 AFSL/Australian Credit Licence 240392.

## OWNER OCCUPIED HOME LOANS

HOME LOAN SPECIALS	OWNER OCCUPIED	
	Rate	Comparison Rate
All In One 2 Year Discount Variable Rate <sup>1</sup>	2.85%	4.19% <sup>a</sup>
First Rate Variable Special (LVR of 70% and below) <sup>2</sup>	2.69%	2.75% <sup>a</sup>
First Rate Variable Special (Above 70% LVR) <sup>2</sup>	2.99%	3.05% <sup>a</sup>

VARIABLE HOME LOANS	OWNER OCCUPIED	
	Rate	Comparison Rate
All In One	4.41%	4.47% <sup>a</sup>
First Rate	4.25%	4.31% <sup>a</sup>
Tide You Over home equity (p33)	4.63%	N/A

Interest Only option available for First Rate or All In One home loans.

ALL IN ONE REWARDS PACKAGE <sup>3</sup>	OWNER OCCUPIED	
	Rate	Comparison Rate
Receive a discounted All In One home loan interest rate and savings on a range of products.		
\$1 – \$349,999	3.45%	3.88% <sup>a</sup>
\$350,000 – \$749,999	3.35%	3.78% <sup>a</sup>
\$750,000 +	3.30%	3.73% <sup>a</sup>

FIXED RATE HOME LOANS	OWNER OCCUPIED			
	P&I Rate	Comparison Rate	IO Rate	Comparison Rate
Fixed 1 Year	2.24%	4.14% <sup>a</sup>	3.33%	4.24% <sup>a</sup>
Fixed 2 Years	1.99%	3.93% <sup>a</sup>	3.33%	4.16% <sup>a</sup>
Fixed 3 Years	2.24%	3.81% <sup>a</sup>	3.33%	4.09% <sup>a</sup>
Fixed 5 Years	2.88%	3.78% <sup>a</sup>	3.79%	4.14% <sup>a</sup>

After fixed period interest rate reverts to First Rate variable rate. P&I – Principal and Interest repayments. IO – Interest Only repayments.

PERSONAL LOANS	Rate	Comparison Rate
Personal Loan Variable	9.99%	10.55% <sup>c</sup>
Personal Loan Fixed	9.99%	10.55% <sup>c</sup>
Premium Personal Loan variable <sup>d</sup>	7.99%	8.20% <sup>c</sup>
Consolidator Loan	13.99%	14.54% <sup>c</sup>
Overdraft (p1)	15.22%	N/A
Credit Card (p10)	9.99%	N/A

CAR LOANS	Rate	Comparison Rate
Age of vehicle up to 3 years		
All In One Rewards PACKAGE Fixed Car Loan <sup>e</sup>	6.49%	6.89% <sup>b</sup>
All In One Rewards PACKAGE Car Loan Variable <sup>f</sup>	4.49%	4.90% <sup>b</sup>
Car Loan Variable	5.99%	6.67% <sup>b</sup>
Car Loan Fixed	7.99%	8.66% <sup>b</sup>
Greater than 3 years, up to 7 years		
All In One Rewards PACKAGE Fixed Car Loan <sup>e</sup>	6.49%	6.89% <sup>b</sup>
All In One Rewards PACKAGE Car Loan Variable <sup>f</sup>	6.49%	6.89% <sup>b</sup>
Car Loan Variable	7.99%	8.66% <sup>b</sup>
Car Loan Fixed	9.99%	10.66% <sup>b</sup>

1. An interest rate discount of 1.56% is applied to the All In One variable rate for 2 years from the date of settlement after which time the rate will revert to the then current All In One variable rate. Only available for new home loans, refinances from competitors or for existing home loan members who add an additional minimum \$100,000 to their existing home loan balance. Minimum loan amount \$150,000.

2. Only available for new home loans and refinances from competitors, or existing home loan members who add an additional minimum \$150,000 to their existing home loan balance. Minimum loan amount \$150,000. Loan to Value Ratio (LVR), is the ratio of money you borrow compared to the value of the property used as security, as determined by the Bank.

3. The Rewards PACKAGE can be added for existing All In One Home Loan members who add an additional minimum \$100,000 to their existing Home Loan balance.

4. Available to members who have an existing home loan, are home owners or have a term deposit of \$20,000 or more.

5. Only available to members with an All In One Home Loan Rewards PACKAGE.

a. Comparison Rate is calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only.

b. Comparison Rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for secured loans only.

c. Comparison Rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. These rates are for unsecured loans only.

**WARNING:** These Comparison Rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different Comparison Rate. Interest rates are on a per annum basis. Eligibility criteria, terms and conditions, fees and charges apply.



# Interest Rates

as at 19 February 2021



Unity Bank



Reliance Bank



Bankstown City  
Unity Bank

## SAVINGS

POWER-UP eSAVER ACCOUNT (3%)	
Balance	Rate <sup>1</sup>
\$1 and over	0.01%

PENSIONER SECURITY ACCOUNT (3%)	
Balance	Rate <sup>2</sup>
\$1 – \$45,400	0.01%
\$45,400.01 and over	0.20%

BONUS SAVER (3%)	
Balance	Rate <sup>1</sup>
\$1 – \$100,000	Up to 0.55%

CHRISTMAS SAVINGS ACCOUNT (3%)	
Balance	Rate <sup>1</sup>
\$1 and over	0.10%

1. Interest is calculated daily and paid monthly.
2. Bonus rate applies for a minimum deposit of \$50 per month & no withdrawals per month. The bonus interest rate is paid on the portion of account balances up to \$100,000. Standard interest rate is paid on the portion of account balances over \$100,000. Personal customers only. \*Balances of all your Bonus Saver accounts are added together. The Bonus rate is currently 0.54%. The standard rate is currently 0.01%. Both rates can change without notice.
3. Interest is calculated daily and paid quarterly.
4. Withdrawals only available from 1 November to 31 January.

## TERM DEPOSITS

TERM IN MONTHS	\$1,000 – \$19,999	\$20,000 – \$49,999	\$50,000 – \$99,999	\$100,000 – \$300,000
3 Months	0.25%	0.25%	0.25%	0.25%
4 Months	0.25%	0.25%	0.25%	0.25%
5 Months	0.25%	0.25%	0.25%	0.25%
6 Months	0.40%	0.40%	0.40%	0.40%
7 Months	0.40%	0.40%	0.40%	0.40%
8 Months	0.40%	0.40%	0.40%	0.40%
9 Months	0.45%	0.45%	0.45%	0.45%
10 Months	0.45%	0.45%	0.45%	0.45%
11 Months	0.45%	0.45%	0.45%	0.45%
12 Months (1 Year)	0.55%	0.55%	0.55%	0.55%
24 Months (2 Years)	0.55%	0.55%	0.55%	0.55%
36 Months (3 Years)	0.55%	0.55%	0.55%	0.55%

## KICK STARTER TERM DEPOSIT<sup>\*</sup>

TERM IN MONTHS	\$500+
6 Months	0.40%
7 Months	0.40%
8 Months	0.40%

<sup>\*</sup>For ages 0-25 years with Standard Interest option.

## TERM DEPOSIT INTEREST PAYMENT OPTIONS (paid to your nominated savings account with the Bank)

**Standard Interest:** For terms of 12 months or less, interest is paid at maturity. For terms over 12 months, interest is paid annually and at maturity.

**Monthly Interest:** Interest is paid every month and at maturity with a reduction of 0.20% from the standard interest rate. All deposits are accepted at the Bank's discretion.

Contact us for term deposits over \$300,000.

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