

Autumn  
2024

# Hello Sandringham

Community Bank · Sandringham

## Proud Community Partnerships

COMMUNITY  
INVESTMENT  
\$3.4 million



It's always exciting to be involved in our Community and we were thrilled to be part of the Team Sports 4 All Team Challenge – as both a sponsor and a participant.

Our Branch team signed up and completed their challenge over the week and it was great for everyone to be involved.

Community Bank Sandringham have supported Bayley House with many community projects and we were thrilled to support and be on the official run path for Anthony's 100km run as part of their March Challenge.

Bayley House raised over \$15,000 from the challenge that will go towards supporting Bayley House to continue to provide exceptional services that actively support people living with a disability to realise and reach their goals and dreams. Congratulations to Anthony and to all those that joined the Bayley House March Challenge!

It's a win-win when you bank with us! Banking convenience for you creates community support for all. When you bank with us, our Bayside Community benefits.



# Proud Community Partner – Souper Bistro

We have worked together with Sandringham Lions Club over many years and many worthy community projects.

Matthew Gallop visited Souper Bistro - Kosher Cafe/Restaurant Melbourne to accept a certificate of appreciation from CEO and Founder of Souper Sarah Bendetsky for a recent grant that allowed them to purchase packing bags to support their hunger program that feeds 137 families each fortnight.

Sandringham Lions Club (Lee Murray pictured) applied for the grant and thanked Matthew and his team for supporting one of our key focus's food insecurities in our community. We were thrilled to have the opportunity to see how the Souper Bistro helps support families in need.



## How much could a home loan health check save you?

All over Australia, homeowners are saving money with a free Bendigo Bank home loan health check. Whether you're looking to refinance, invest in a new property, or lower your repayments, a home loan health check could be just what you need to get ahead and realise your goals.

Let us give your loan a full check-up to make sure it's still right for you and your current needs.

Then if we can add value to what you already have, we'll talk you through:

- how adding an offset account could save you interest
- how your LVR (loan to value ratio) could help lower your interest rate
- how equity could help you to invest in property

### Everyone's welcome

Whether you're an existing customer or you're new to Bendigo Bank, we're here to help you get the most out of your home loan.

### Your local specialists:



**Matthew Gallop & Brooke Robinson**

P 9521 6488

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## The Norris's saved \$5,772 last year on their home loan!\*

All over Australia, homeowners are saving money with a free home loan health check.

How much could you save?

📍 Community Bank · Sandringham



\*Amount saved was annual payments reduction on an owner-occupier home loan when repayments dropped by \$481 a month from lower interest rate and loan restructure. Actual savings will depend on individual circumstances. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply and are subject to change. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1963170 OUT\_37073265, 01/05/2024

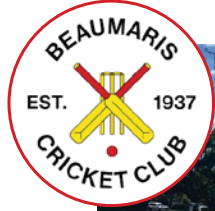
# Bayside Community Engagement Funding Success!

## Pitching Success for Beaumaris cricket kids

We were thrilled to receive this fantastic image of one of two new Flicx pitches purchased with our recent funding round. In a 2 year plan with Beaumaris Cricket Club they purchased 2 of this fantastic pitches that can be rolled out for games & training. We can't wait to see them in use when the new season starts!

*"We are so grateful for Community Bank Sandringham, for supporting us to purchase to Flicx pitches that can be used to grow junior boys and girls Cricket at Beaumaris. With the limited number of grounds available these pitches provide increased training opportunities and twin games happening on one large oval to create a carnival festival to enhance the experience for girls boys and families alike."*

**Andrew Batty – Junior President**



Embracing  
Beaumaris and  
Black Rock  
Community Bank  
Sandringham

## Girls Girls Girls at Hampton Rovers



Our community partnership has created Hampton Rovers Junior Community Bank Sandringham Girls Football Development Program – yes it's a long name but it is going to do great things over the 3 years of the commitment we have created together.

- An aim to double participation of girls to over 200 and a focus on them benefiting with greater sporting skills, teamwork, and confidence over the three-year period.
- Families and communities benefiting from the development of strong, confident young women.
- Strong pathways available for young girls to then play Senior Women's football with the Hampton Rovers Seniors team.

It is already showing its success with a recent Come & Try day registering new team members for 2024! With Taylor Swift blaring from the speakers, girls were able to come

and try the enriching and welcoming environment to sample the passion, learn the benefits of teamwork, interact with respect, and above all, have fun.

We love being involved in our Community and especially when we can create programs that support our Community to thrive!

## Our community impact



**\$3.4 million**

Reinvested from 2002 to now



**\$200,000+**

Reinvested in 2022/23



**60+**

Groups supported in 2022/23



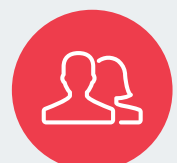
**8c**

Dividend: 8 cent fully franked in 2022/23



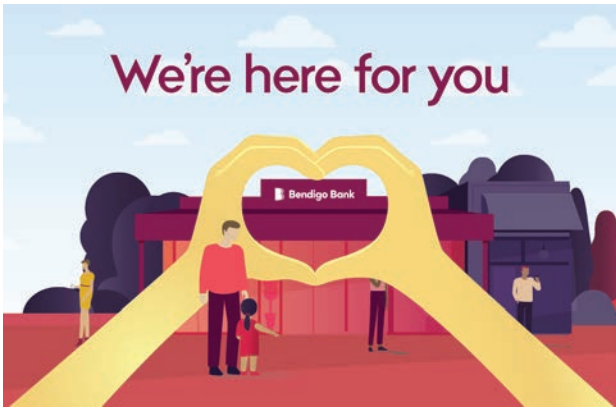
**5,537**

Local Bayside customers at 30 June 2023



**8**

Volunteer Directors working for Sandringham and Districts



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Our Complete Home Loan offers 100% offset which means you could pay a lot less interest over the length of your loan.

The result? You own your home sooner.

Here are some other features which make your Complete Home Loan special:

- Competitive rates
- Tiered pricing
- Free online redraw
- Linked up to six offset facilities
- A home loan specialist completely dedicated to you



## Talk to us today



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**We're open:**  
9.30am - 5.00pm Monday to Friday

### Directors


Graham Ludecke OAM, Michael Davies, Amanda Smyth, Caitlin Eves, Ian Siebert, Marlene Snow, Hilda Lourdes, Leigh Petschel

Sandringham Community Financial Services Limited  
75 Station Street, Sandringham VIC 3191  
ABN 86 099 131 192

# Not all banks offer 100% offset on their home loans.

We're not all banks.

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## Bendigo Bank

Terms and conditions, fees, charges and lending criteria apply. All information including interest rate is subject to change without notice. Full details available on application. Full offset facility is available for Bendigo Complete Home Loan for both fixed and variable loans. Offset facility can only be linked to one loan at any one time. A maximum of 6 offset facilities can be linked per loan account. Linked offset facility must be in same customer name/ number. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (1728832-1767000) OUT\_37072315, 01/05/2024