

THE GREATER Gazette

www.greater.com.au

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INSIDE

PETROL PRICE RELIEF! AT LAST!

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DRIVERS TO CELEBRATE! PETROL SAVINGS!

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Consumers can now gain 10 cents per litre petrol savings.



Petrol prices slashed by 10 cents a litre*! HUGE PETROL SAVINGS ANNOUNCED!



The Greater Building Society has announced that it will be offering a 10 cents per litre petrol savings benefit to people taking out a home loan for the first year of their loan from this week on.

In a move which is sure to attract huge response for the Society, the Greater is now giving disgruntled bank customers even more reason to swap their home loan. The "10 cents per litre petrol savings offer" is in addition to the current free holiday* provided with a home loan, making the Society's home loan product an even more attractive option. On announcing the extraordinary "petrol savings benefit", Chief Executive, John Arnold, said, "We believe the Greater has been the market leader in providing exceptional service and value to our customers. Our reward of a free holiday with home loans demonstrates our commitment to provide our customers with a personal benefit in return for their valued custom. The customer

reaction from our free holiday offer has been so overwhelming, we decided to go one step further. Hence the 10 cents a litre petrol saving on top of the free holiday, when someone gets a home loan from us."

With petrol prices being so sensitive, this home loan benefit from the Greater is sure to strike a chord with the vast majority of home owners and prospective home purchasers. From this week, when someone takes out a home loan from the Greater, they receive not only their free holiday, but also a year's worth of petrol savings at 10 cents per litre. Home loan customers are given a Voucher Book, containing 52 vouchers, each one entitling the customer to a 10 cents per litre petrol saving, up to a maximum of 80 litres.

With each of the 52 vouchers having a very generous limit of 80 litres of petrol, the year's worth of vouchers can certainly mean considerable savings for the average couple or family.

USE ANY PETROL STATION IN AUSTRALIA!

Unlike the supermarket petrol discount schemes, Greater home loan customers can fill their car up at any petrol station in Australia and still gain the 10 cents per litre saving.

Chief Executive, John Arnold, said, "We wanted to ensure that any petrol savings benefit we provided to our customers, was as flexible as possible. Therefore, customers who have taken a home loan from us from this week can use any petrol station they like and still enjoy the 10 cents per litre petrol savings. We believe that this flexibility of choosing any petrol station, makes our petrol discount reward to customers even more appealing. To claim the 10 cents per litre savings customers simply need to return the voucher with their petrol receipt to any of the Greater's 61 branches."

This means that when someone takes out a home loan from the Greater Building Society, not only do they receive a free holiday to a choice of over 300 destinations, but now they will also receive 10 cents per litre off petrol for a year - using any petrol station in Australia!

With banks being heavily criticised in recent years for excessive bank fees, the Greater Building Society becomes an even more popular alternative for a home loan, given its policy on fees.

Chief Executive, John Arnold, comments, "It has been a long-

standing policy of the Greater to provide a fee-free savings account* to all our home loan customers, again demonstrating the customer-focus of our organisation."

Given the attention that the Building Society places on customer service, it is no surprise that in a recent independently conducted Customer Satisfaction Survey by the Financial Research Company, the Greater recorded an astounding customer satisfaction level of over 96%. Compare this to the satisfaction levels of bank customers and there is no contest.

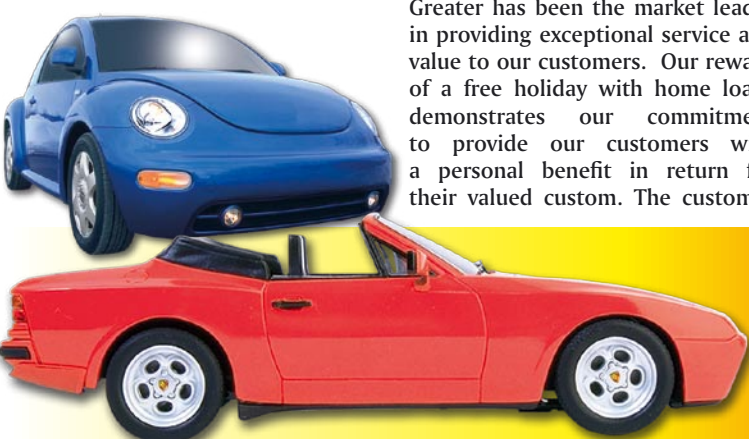
Asked why this culture of customer service exists within the Society, Chief Executive, John Arnold, responds, "Since our inception in 1945, it has been a mandate that we try as hard as possible to assist people to own their own home. This culture has continued, and even grown to the extent that we strive for excellence in delivering high service levels and extraordinary value to our customer base."

Our policy on fees, our high levels of customer service throughout the Society, the free holiday offer and now the petrol savings - are all testimony to this principle.

So, the choice for home owners or prospective home owners is clear. Get your home loan through a bank and suffer those much-criticised bank fees, questionable service, pay for your own holiday, and pay more for petrol - or alternatively get, or swap, your home loan to the Greater - and receive exceptional customer service, get a fee free savings account, a free holiday and 10 cents per litre savings on your petrol for a year!



Chief Executive of the Greater Building Society, John Arnold.



MORE PETROL SAVINGS DETAILS INSIDE...

More and more people swapping their home loan to the Greater – getting a Free Holiday*... AND NOW 10 CENTS PER LITRE SAVINGS* ON PETROL!

No wonder the Greater Building Society is one of the fastest growing financial institutions in Australia. Its focus is genuinely on its customers, with its home loans now coming with 10 cents per litre petrol savings as well as a free holiday!

In terms of the “free holiday” with every home loan, customers are rewarded on the basis of the level of their borrowings. The Building Society has titled the holiday giveaway “Greater Getaways”, with customers receiving Triangle Reward Points on a proportionate basis to their borrowings. Therefore, the more money someone borrows from the Greater Building Society, the more “Triangle Reward Points” they accumulate. These “reward points” can then be traded for free accommodation at over 300 holiday destinations Australia-wide, as well as some international destinations.

The Greater offers a variety of hotels, resorts, tours and packages, which are all listed in a Greater Getaways Directory, provided by the Greater.

These holiday destinations are also featured on the website at www.greatergetaways.com.au

The free Greater holiday is provided to qualifying home loan customers, simply because the Greater feels that it is important to reward them for choosing the Building Society as their lender. And now there's even more reason to consider the Greater Building Society as the provider of a home



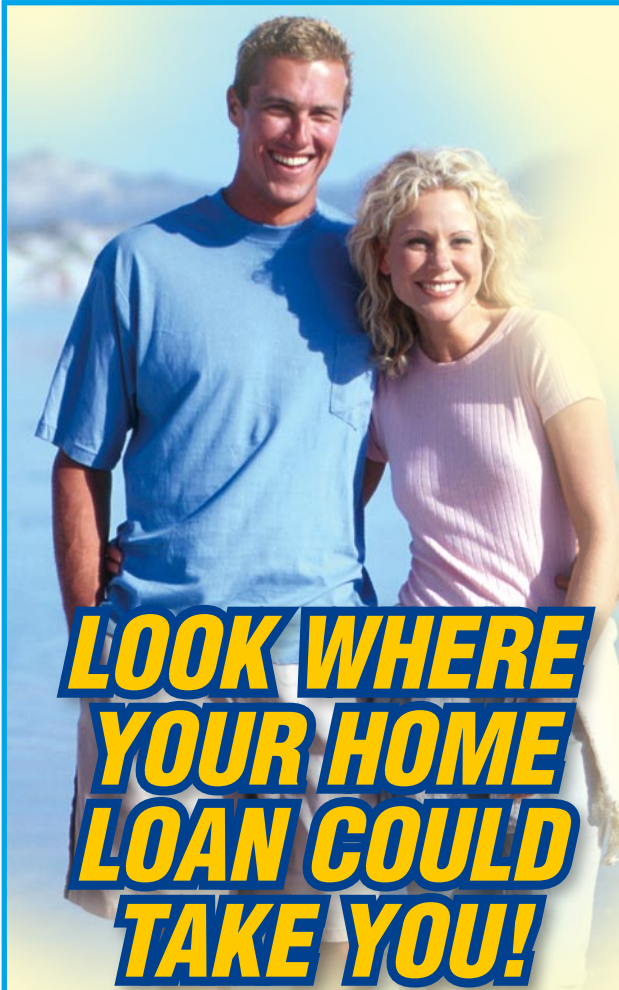
loan, as the Free Holiday Reward is now supplemented with the 10 cents per litre petrol savings for a whole year!

**PETROL SAVINGS AND A FREE HOLIDAY!
IT DOESN'T GET MUCH BETTER THAN THAT!**

Many people are realising that the equity in their home could be the best way of being able to renovate, add a swimming pool or even buy an investment property. The Greater Building Society has had a huge number of people using the equity in their home in order to

borrow additional funds to finance renovations or additions.

With the recent boom in property values, many have exercised the opportunity to take advantage of their increased equity and therefore borrow additional finance against such equity. And now with the Greater offering not only their free holiday, but also significant petrol savings for a year, the Society expects a significant rush, particularly from disgruntled bank customers.



**\$100,000
HOME LOAN
334
TRIANGLE
POINTS**

**\$150,000
HOME LOAN
500
TRIANGLE
POINTS**

**\$200,000
HOME LOAN
667
TRIANGLE
POINTS**

**\$250,000
HOME LOAN
834
TRIANGLE
POINTS**

**LOOK WHERE
YOUR HOME
LOAN COULD
TAKE YOU!**

To give you some idea of where your home loan could take you, here is a quick “summary table” of some of the destinations that are available to Greater home loan customers. Note that these are merely examples from a directory which has over 300 destinations Australia-wide and internationally. And, now not only do Greater home loan customers receive this extraordinary free holiday, but they also receive 10 cents per litre petrol savings for a whole year!

Accommodation based on twin share unless otherwise stated.



6 Nights
K RESORT
SURFERS PARADISE
1 BEDROOM

Excluding School hols & special events



6 Nights
BEACH RETREAT
COOLUM
STUDIO ROOM

Excluding School hols & special events



5 Nights
OPAL COVE RESORT
COFFS HARBOUR
RESORT ROOM

Excluding School holidays



5 Nights
HOTEL WATERMARK GOLD COAST
SURFERS PARADISE
SUPERIOR ROOM

Excluding School hols & special events



5 Nights
SEAWORLD NARA RESORT
SURFERS PARADISE
SUPERIOR ROOM

Excluding School hols & special events



6 Nights
RYDGES CAPRICORN
YEPPON
STANDARD ROOM



4 Nights
LE MERIDIEN PORT VILLA RESORT
AND CASINO - VANUATU
STANDARD ROOM

Note airfares not included



7 Nights
RADISSON TREETOPS RESORT
PORT DOUGLAS
DELUXE QUEEN ROOM



5 Nights
SHERATON NOOSA
NOOSA
NOOSA VIEW ROOM

Excluding School hols & special events



6 Nights
KINGFISHER BAY RESORT
FRASER ISLAND
RESORT ROOM



5 Nights
SAHARA 5 DAY RED CENTRE TOUR
NORTHERN TERRITORY
(TWIN SHARE)



6 Nights
DAYDREAM ISLAND RESORT & SPA
WHITSUNDAYS
GARDEN ROOM

Excluding Christmas Holidays

Customers verify that swapping from their bank was easy!

“JUST ONE FORM, AND THE GREATER DOES ALL THE REST!”

Satisfied Greater customers have well and truly dispelled the myth that “swapping a home loan is hard.”

To the contrary, new Greater home loan customers who have swapped from a bank, have raved about how easy it was!

The Greater promotes the fact that disgruntled bank customers are only “one form” away from saving on fees and enjoying a free holiday* and petrol savings*.

Indeed, the Greater highlights that it does virtually all the work for you.

By phoning the Greater’s Loan Line on 13 13 86, a loan consultant can start the application for a new home loan or walk anyone through the simple process of swapping their loan from a bank or other financial institution.

Generally, after completing one simple form, most people can sit back and let the Greater look after the rest.

In fact, one doesn’t even have to go through the hassle of dealing with their current bank or financial institution.

The Greater can handle all of this on their behalf, making things really simple.

Newcastle customers, Jan and Ray, were ecstatic about the ease of swapping their home loan to the Greater from a bank. Jan commented “I thought it was going to be a hassle to swap from the bank to the Greater, but it was dead easy. I think people who still have their home loan with the bank, are mad. If you change to the Greater, you save on fees and the service is so much nicer.”

Hamilton customer, Lotte, says “Everyone thinks it’s difficult to swap your home loan. It wasn’t. It took us an hour with the Greater and they dealt with the loan application so promptly and efficiently – it was easy. Swapping our home loan to the Greater was the best financial decision we ever made.”

Customers Karen and John, reaffirmed the ease of swapping to the Greater, saying “It took about an hour and a half at our local branch.” They added “Anyone out there who has a home loan with a bank, must be crazy! We love not having fees

attached to our savings account, plus the free internet banking and the free phone banking.”

Michelle and Daryl explain that they swapped their home loan to the Greater “because we were just sick and tired of paying bank fees.”

Michelle goes onto say, “Anyone who’s still got their home loan with a bank, should really sit down and look at their loan statement and see the fees they’re paying!”

With the Greater’s newly added bonus of 10 cents per litre petrol savings for a year, it is predicted that the exodus of home loan customers from the major banks, will escalate.

After all, the Greater’s unique home loan features are pretty hard to match.

SAVE ON FEES, GREAT SERVICE, A FREE HOLIDAY AND NOW PETROL SAVINGS – ALL ADD UP TO A COMPELLING HOME LOAN OFFER.



Jan & Ray B.
GREATER CUSTOMERS



Lotte H.
GREATER CUSTOMER



Michelle & Daryl B.
GREATER CUSTOMERS



Karen L. & John G.
GREATER CUSTOMERS

OVER 60 BRANCHES THROUGHOUT NEW SOUTH WALES AND SOUTH EAST QUEENSLAND THERE’S ONE CONVENIENTLY LOCATED NEAR YOU

NEWCASTLE/HUNTER VALLEY

BELMONT* 585 Pacific Highway	(02) 4945 0855
BERESFIELD* 25 Lawson Avenue	(02) 4966 1328
CARDIFF* 296 Main Road	(02) 4954 9366
CESSNOCK* 93 Vincent Street	(02) 4990 5222
CHARLESTOWN* 59 Ridley Street	(02) 4943 7255
ELERMORE VALE* Elermore Vale Shopping Village	(02) 4951 5106
GLENDALE* Shop 28 Stockland Supercentre	(02) 4954 9991
GREEN HILLS* Green Hills Shopping Centre	(02) 4933 3243
HAMILTON* 103 Tudor Street	(02) 4921 9155
JESMOND* Stockland Mall	(02) 4951 2271
KOTARA* Garden City Shopping Centre	(02) 4952 3096
LAMBTON 95 Elder Street	(02) 4952 7262
MAITLAND* Shop 1 Maitland Market Place	(02) 4933 8800
MAYFIELD* 266 Maitland Road	(02) 4967 1353
MORISSET* 89 Dora Street	(02) 4973 3011
MUSWELLBROOK* 82 Bridge Street	(02) 6542 5211
NELSON BAY* 14 Stockton Street	(02) 4981 3344
NEWCASTLE* 205 Hunter Street	(02) 4926 1744
NEW LAMBTON* Shop 3/87 Regent Street	(02) 4957 0312
RAYMOND TERRACE Raymond Terrace Market Place	(02) 4987 3966
RUTHERFORD* Shop 10B East Mall	(02) 4932 5233
SALAMANDER* Shop 15A Salamander Shopping Centre	(02) 4984 6510
SINGLETON* 94 John Street	(02) 6572 2155
STOCKTON Shop 1 Village Centre Mitchell St	(02) 4928 1844
TANILBA BAY* Tilligerry Plaza	(02) 4982 3712
THE JUNCTION* 200A Union Street	(02) 4962 3177

TOMAGO C/- Tomago Aluminium	(02) 4966 9245
TORONTO* The Boulevard	(02) 4959 5700
WALLSEND* Cnr Nelson & Tyrrell Sts	(02) 4951 6061
WARNERS BAY* 472 The Esplanade	(02) 4948 9602

NORTH COAST

BALLINA* 131 River Street	(02) 6686 3637
CASINO* 75 Walker Street	(02) 6662 2611
COFFS HARBOUR** Park Beach Plaza	(02) 6652 3327
FORSTER* Forster Shopping Village	(02) 6554 9641
GRAFTON* 20 Prince Street	(02) 6642 5155
LISMORE* Strand Arcade Molesworth Street	(02) 6622 2833
PORT MACQUARIE* 57 Horton Street	(02) 6583 8444
TAREE* Manning Mall	(02) 6552 4655
TAREE LOAN CENTRE Clarence Centre	(02) 6557 8888

SOUTH EAST QUEENSLAND

TWEED HEADS Tweed City Shopping Centre	(07) 5523 9988
ROBINA Robina Town Centre	(07) 5562 1799

CENTRAL COAST

GOSFORD 121 Mann Street	(02) 4325 3329
ERINA Erina Fair Shopping Centre	(02) 4365 3833
LAKE HAVEN* Lake Haven Shopping Centre	(02) 4393 2798
THE ENTRANCE* Lakeside Plaza	(02) 4332 8401
TOUKLEY* 239 Main Road	(02) 4396 4848
TUGGERAH* Shop 1000c Westfield Shoppingtown	(02) 4353 5210
WOY WOY Deepwater Plaza	(02) 4342 2266

WEST

BATHURST* 161 Howick Street	(02) 6331 6200
DUBBO 186a Macquarie Street	(02) 6882 3088
GUNNEDAH 282 Conadilly Street	(02) 6742 2830
ORANGE* 238 Summer Street	(02) 6362 7055
TAMWORTH 364 Peel Street	(02) 6766 8333

SYDNEY

MONA VALE 17 Bungan Street	(02) 9997 4322
PENRITH* 502 High Street	(02) 4731 5408
SYDNEY 220 George Street	(02) 9247 4487

SOUTH

CORRIMAL* Corrimal Court Centre	(02) 4283 7355
FIGTREE* Westfield Shopping Centre	(02) 4225 3081
SHELLHARBOUR* Shellharbour Square	(02) 4295 4100
WARRAWONG 182 Cowper Street	(02) 4274 4055
WOLLONGONG* Wollongong Central Shopping Ctr	(02) 4225 1477

* Branch Cashcard Teller Location

Greater Cashcard Teller Located At Broadway Shopping Centre - Sydney, Coffs Harbour Ex-Servicemens Club, Deepwater Plaza - Woy Woy, Imperial Arcade - Gosford, MJ Finnigans Irish Pub - Newcastle, Park Beach Plaza - Coffs Harbour, Raymond Terrace Plaza, Raymond Terrace Market Place & Woy Woy Leagues Club



USE YOUR HOME LOAN TO SLASH YOUR PETROL BILL!

Swap your home loan to the Greater Building Society and you'll start saving 10 cents a litre on your petrol bills for the first year of your loan.

That's right. Apply for a home loan to save 10 cents a litre – plus any supermarket discount you might get! Available from any petrol station in Australia for a whole year!

Add it up. Think how much you could save.

Of course there's more to a Greater home loan than cheaper petrol. You'll also get our legendary FREE HOLIDAY*.

Choose from over 300 destinations, nominate the date and time that suits you and your family and get a free holiday on the Greater. **(Try getting something like that from a bank!).**

Add it up: cheaper petrol, a free holiday, save on fees and a fee free savings account*.

Wouldn't that make a Greater home loan one of the smartest moves you'll ever make?

You can do this faster and easier than you thought.

All you have to do is call the Greater today on 13 13 86.



GREATER

BUILDING SOCIETY LTD

www.greater.com.au

CALL US TODAY ON 13 13 86

Important Information

* Conditions and limits apply. The petrol savings offer is valid for a period of 12 months from the first advance. The 10 cents per litre saving includes 52 vouchers redeemable at any Greater branch, max. 80 litres per voucher. Petrol savings offer do not apply to Business, Commercial, Constant Credit, Fixed rate under 2 years, pre-existing and converted Greater Loans, or on the first \$20,000 of an add-on loan. Terms, Fees and Charges apply to all loans. * The free holiday (Greater Getaways) offer does not apply to loan types as identified in * above. * Fee free savings account link is not applicable on Constant Credit and Mortgage Express Loans. Consider our Product Disclosure Statement before deciding to acquire a savings account.