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Your Union Benefits Update



Member Connect is 100% union owned and adds real value to union membership by saving members money. Our services include:

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Why don't you explore the benefits?
Call 1300 362 223 or visit
www.memberconnect.com.au

■ Union Benefits Update September 2012

Our September edition will put a SPRING in your step! This month we have put together a great range of special offers that support Australian workers and deliver union members great benefits. Make some fantastic savings on purchases like cars, wine, banking as well as great value movie tickets and enter our DVD competition!

■ Buy Australian-made and drive away with up to \$3,623 in savings



Discount New Cars is proud to support union members and Australian manufacturing. Enjoy some great September prices on locally manufactured cars!

Look sporty in your new [Holden Cruze CD Hatchback 5dr 1.8i](#) with savings starting at \$3,455

Pack up the family and head away with savings of \$3,623 on a brand new [Ford Territory TX Wagon 4dr seq sport shift 6sp RWD 4.0i](#)

Enjoy the smooth ride of a [Toyota Aurion AT-X sedan 4dr SA 6sp 3.5i](#) gold fleet discounts on the entire Aurion range.

Take in the luxury and savings of \$3,573 on the [Ford Falcon XR6 Limited Edition Sedan 4dr 4.0i](#)

■ Support fairer banking and get a better deal for union members



ME Bank is the only bank in Australia which is 100 per cent owned by Australia's leading industry super funds.

And because they're owned by industry super funds, their profits go back to them for their members to help working Australians enjoy a better quality of life in retirement.

Open an **EveryDay** Transaction Account with Debit MasterCard® from ME Bank and start saving now with:

- **No dishonour fee for union dues** – when you set up your salary to be credited to your account, and if you're ever short for cash, they'll honour your union dues and you won't be charged a fee
- No monthly account-keeping fee
- Free ATM transactions at more than 3,000 locations Australia-wide*
- Free unlimited EFTPOS, BPAY® and PayAnyone transactions
- Free unlimited direct debits and direct credits

Link to www.mebankcampaign.com.au/everyday

* includes the ME Bank, Westpac, St. George, Bank SA and Bank of Melbourne ATM networks, except ATMs at BP Petrol Stations. Fees, charges, terms and conditions apply. This is general information only and you should consider if this product is appropriate for you. MasterCard and the MasterCard brand are registered trademarks of MasterCard International Incorporated. Tap & Go and PayPass are trademarks of MasterCard International Incorporated. BPAY® Registered to Bpay Pty Ltd ABN 69 079 137 518. Members Equity Bank Pty Ltd ABN 56 070 887 679.

Save \$70 with this special offer on six top notch Australian wines



Cracka Wines have put together a premium Aussie six-pack of their finest picks from all over the country. Celebrate the best of Australian wine with a superb Western Australian Sauvignon Blanc full of tropical fruit flavour from Wise Wine.

Next are three cracking red wines from some of Australia's best known producers with a Mount Langi Ghiran Cliff Edge Shiraz, Parker Coonawarra Favourite Son Cabernet Merlot plus the Pirramimma Katunga Grenache blend.

Last but not least there are an award-winning Hunter Valley Chardonnay from James Estate plus a Classic Dry White from St Hallet, one of the best known names in the Barossa Valley.

All up there are 6 brilliant wines with an RRP of over \$140 and selling to union members for just \$65.55 per case, which is a cracking 54% off.

Australian Movie Voucher update



There has been a change to the Australian Movie Voucher offer for union members.

There is a new Australian Movie Voucher that [includes IMAX cinema](#) in Sydney for \$13.50. The [standard Australian Movie Voucher](#) no longer includes the IMAX cinema in Sydney and remains \$10.50.

Both vouchers remain excellent value.

Any union member can purchase the vouchers online at the Australian Movie Voucher web site subject to a minimum purchase of 5 vouchers. Both vouchers are valid at over 60 cinemas across Australia including Palace, Moonlight and Dendy. The vouchers are valid for 12 months and can be used any day of the week.

To find out more about this great offer visit:
www.theaustralianmovievoucher.com.au/union

■ I don't think my employer is paying my super contributions – what should I do?



Most employers do the right thing and pay their employees' superannuation contributions on a monthly or quarterly basis. However, some employers do miss payments or stop paying them, even though they do form part of your wages.

If you are concerned that your employer is either not paying your superannuation contributions or is not paying the correct amount, there are a couple of simple things you can do to check including talking to your union, your super fund or the Australian Tax Office.

To find out more about your super contributions and if they are being paid correctly (and what you can do if they are not), visit the [Frequently Asked Questions/Superannuation](#) section of the [ACTU Financial Advice Toolkit](#).

The ACTU Member Connect Financial Toolkit is powered by Industry Fund Services Limited, ABN 54 007 016 195, AFSL 232514, one of the largest providers of financial services and products to industry super funds, unions and their members. Industry Fund Credit Control is a division of Industry Fund Services and is a specialist credit control and arrears collection company that works with a number of Industry Super Funds.

■ TrackMySpend



There is a great new app to help you keep track of your spending available from the [Government's Money Smart website](#). Keep track of your expenses on the go with this free easy-to-use app that you can use on your iPhone or iPod (Android version coming soon).

Track your spending

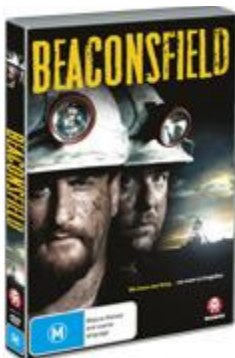
- Track expenses by categories
- Track expenses while you are travelling or on an outing
- Record work or project-related expenses

Set goals and save

- Set a realistic spending limit and stick to it
- Separate 'needs' and 'wants' to identify opportunities to save
- Manage your household or family budget

Use the app to get a clear picture of what you are spending your money on and gain control of your money.

■ Beaconsfield DVD Competition



The true story of Brant Webb and Todd Russell, who were trapped nearly a kilometre below the surface in the Beaconsfield gold mine in Tasmania.

Why not enter the draw to win one of 6 copies of the [Beaconsfield DVD](#) from our friends at Madman that we are giving away to 6 lucky union members this month!

To win a copy of Beaconsfield email memberconnect@actu.org.au before 5:00pm AEST Friday 28th September 2012.

Only members of ACTU affiliated unions are eligible to claim prizes.

■ Unions join new campaign to counter racism



Australian unions recently pledged to stamp out racism in workplaces across the country, joining a new campaign to promote better understanding and inclusion for all. ACTU President Ged Kearney said that no one should ever underestimate the impact racism has on not just individuals, but on homes, communities and workplaces.

"As representatives of workers from all industries and backgrounds across the nation, Australian unions are proud to support the Australian Human Rights Commission's awareness raising *National Anti-Racism Strategy – Racism. It Stops With Me*. Australians have a proud history as a multicultural nation that embraces diversity and encourages inclusion, so I know that workers and workplaces will embrace this new initiative."

"Australia's cultural diversity has helped shape our nation's story and I encourage workplaces and workers to sign up and commit to publicly advocating against racism right across the community."

More information is available at <http://itstopswithme.humanrights.gov.au/index.html>

■ Union Aid Abroad-APHEDA annual Sydney dinner



A quick reminder about the Union Aid Abroad-APHEDA's annual dinner in Sydney.

When: Doors open 6pm for 6.30pm start, Thursday 27 September, 2012

Where: Randwick Labour Club, 135 Alison Rd, Randwick, Sydney

Tickets: Members & partners \$65 | Non-members \$75

Funds raised by the dinner enable Union Aid Abroad-APHEDA to continue vocational training, health training and HIV/AIDS prevention, and workers' rights training around the world.

Book your seat today! Call **1800 888 674** or email events@apheda.org.au

[ME Bank](#) and [AustralianSuper](#) are proud major sponsors of Union Aid Abroad-APHEDA.

■ Winners of ACTU/ME Bank Footy Tipping Competitions



Member Connect is pleased to announce the winners of this year's ACTU/ME Bank Footy Tipping Competitions. The winners are... for the AFL competition Stewart Higgins a WA FSU member and for the NRL competition Kaylene Turnbull a QLD QNU member. Each will receive a \$1,000 *EveryDay* Transaction Account from ME Bank. Congratulations to you both from everyone at ACTU Member Connect and ME Bank. Thanks to all the our union members tippers. Now let's enjoy the finals!

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