



*Where you matter*

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## Marketing Style Guide



This Marketing Style Guide outlines the brand standards which all South West Credit Publishing must follow.

For more information or clarification about this guide, please contact South West Credit's Marketing and Projects Officer.

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# INTRODUCTION

This style guide details how to use South West Credit's corporate identity. A consistent image is vital to maintaining the South West Credit brand, so clear use of the logo is encouraged to develop distinctive communications. Consistent presentation of South West Credit's branding will help increase awareness of the services South West Credit delivers.

To maximise the impact of the corporate identity and its subsequent elements, it is essential to be consistent in their use. Every time the public has contact with South West Credit, whether it be via correspondence, advertisements, publications or simply visiting South West Credit, the message and presentation they receive should be the same - conveying the message that South West Credit is all about quality, reliability and is a leader in the field of banking.

To maintain consistency and accuracy across all corporate collateral and develop a strong brand identity, South West Credit has developed this corporate style guide to assist in delivering a strong representation and a clear message.

In this document, a number of elements are covered:

- Logo use (including colours, minimum size and typography)
- Stationery templates
- Supporting branding elements
- Press advertising templates

South West Credit's corporate identity is based on one main corporate logo. This logo represents the image of South West Credit and is a visual sign of their presence within the community. It is to be used whenever communications or representation relates to South West Credit.

It is important that the use of the logo is always clear, consistent and appropriate, ensuring it represents the organisation and its key service areas in the most effective and suitable way.

The logo is one of South West Credit's most important brand assets and it should be protected and respected at all times.

The logo is the property and representation of South West Credit and any unauthorised changes or use (internally or externally) will be dealt with by senior management.

The key to correct usage of the logo is not to manipulate or attempt to recreate the original design.

DO NOT let a supplier recreate or scan a logo, even if the offer is made. The South West Credit logo should NEVER be recreated.

Only the Marketing and Communications team is authorised to provide logos in an electronic format. For a copy of the logo for publication or display, please contact the Marketing and Communications team.



# BRAND BLUEPRINT

## 1. Our Brand Vision

- To operate as the main financial institution of choice for the Warrnambool community.
- To operate as Warrnambool's only truly local financial institution – we were created by locals, employ locals, decisions are made locally and support local clubs and organisations.
- To be acknowledged as a safe and secure alternative to our larger competitors.
- To deliver personalised banking tailored to suit customers individual needs and circumstances.
- To be a trusted advisor / educator for all things financial.

## 2. What we are trying to achieve

### **Our positioning statement:**

South West Credit is an integral part of the local community making finance accessible to all people and providing professional advice and service. Our quality products help people make the best use of their finances and our product range rivals that of our larger competitors. We will always deliver warm and friendly service in an honest and transparent style that aims to exceed our customers expectations.

## 3. Competitive set

- The Big 4 Banks
- Bank of Melbourne
- People's Choice Credit Union
- Bendigo Bank
- Aussie Home Loans
- Brokers

## 4. The way we do things

### **Our brand values – what we stand for:**

- Personalised banking tailored to the individual
- Flexible and adaptable
- Competitive rates and fees
- Easy and accessible
- Fair and transparent
- People and Community focused
- Financial literacy



## 5. Brand Personality

### **We are:**

- Professional
- Warm and friendly
- Trustworthy, Open and Honest
- Caring
- Real

### **We are not:**

- Arrogant
- Greedy
- Aggressive or forceful
- Unfeeling
- Inflexible
- Cheap

## 6. What we deliver

### **Functional benefits**

- Outstanding customer service
- Local decision making
- Fast loan turnaround
- Flexibility and personalised service
- Traditional values
- Full range of products
- Financial security
- Competitive rates and fees



## 7. Who we deliver to

**Target Audiences:** *Who we target for sustainable business growth*

**Primary**

- 24 – 39 year olds
- Working families
- Aspiring young couples and individuals

**Secondary**

- Juniors – school age children
- Affluent, wealthy achievers
- Small business owners

## 8. Target Market

**Tier 1:** 3280

**Tier 2:** 50km radius of 3280

## 9. Tagline / Brand Message

Where You Matter

## THE SOUTH WEST CREDIT LOGO





# COLOUR PALETTE

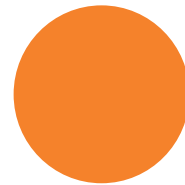
The two colours of South West Credit's logo are commonly known as South West Credit Orange and South West Credit Indigo. These are referred to as the 'principle colours' in this document.

The logo colours must not be altered in any way, for example, changed to a tint or swapped within the design. Wherever possible, the logo should appear in its principle colours.

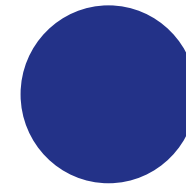
## FULL COLOUR LOGO



## SOUTH WEST CREDIT'S PRINCIPLE COLOURS



**South West Credit Orange**  
C 0 M 60 Y 94 K 0  
Pantone 158 C  
Pantone 144 U

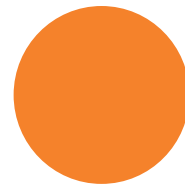


**South West Credit Indigo**  
C 100 M 94 Y 0 K 11.5  
Pantone 2755 C  
Pantone 2755 U

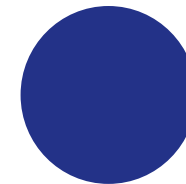
## CMYK

The CMYK logo should be used for ALL four colour process or digital printing applications.

CMYK refers to the four ink colours used in a typical printing process. C is cyan (blue), M is magenta (pink) Y is yellow and K is black. The four inks are placed on the paper in layers of dots that combine to create the illusion of many more colours. RGB (Red, Green and Blue) is the colour system used in designing for computer and television screens, for example websites, or Microsoft Office-based programs such as Word or Powerpoint..



**C 0 M 60 Y 94 K 0**  
**R 234 G 113 B 37**



**C 100 M 94 Y 0 K 11.5**  
**R 35 G 50 B 136**

The South West Credit Logo is the keystone of our brand, an expression of our personality and our basic values.

South West Credit's logo is made up of the image of an arrow pointing forward inspired by a whale tail and the words, 'South West Credit' written in a specific typeface.

As one of the most important pieces of intellectual property we own, the South West Credit Logo must be protected through proper use.

To communicate most effectively, the colours of the logo should never change outside of the approved exceptions. If the South West Credit logo cannot be represented in full colour on a white background, there are a small number of acceptable exceptions (see page 7).

## SPOT COLOUR/PMS

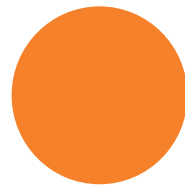
The spot colour logo should be used for all spot colour printing applications. Unlike CMYK or four colour process printing, spot colours are pre-mixed inks. One ink is used for each colour in the publication. The dominant spot colour printing system is Pantone. The Pantone matching System (PMS) consists of over 1000 colours of ink.

The PMS system also offers inks for use on both coated (glossy or satin stock with 'a coated' finish) and uncoated (a rougher stock without a coating) stocks.

Note that the PMS number of the South West Credit Orange and South West Credit Indigo change between coated or uncoated stock printing.

**For accurate colour reproduction, you must specify the correct PMS number dependant on the stock used.**

### SOUTH WEST CREDIT'S PRINCIPLE COLOURS

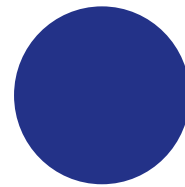


**South West Credit Orange**  
**COATED**

Pantone 158 C

**UNCOATED**

Pantone 144 U



**South West Credit Indigo**  
**COATED**

Pantone 2755 C

**UNCOATED**

Pantone 2755 U

## VINYL SIGNAGE

South West Credit Orange matched from Avery. South West Credit Indigo matched from Arlon Calon.



**Paint should be colour-matched to**  
**Pantone colour as specified on page 6**



**Paint should be colour-matched to**  
**Pantone colour as specified on page 6**

## INTERIOR PAINT COLOURS



**VINYL**

Avery Supercast 900

Light Orange 911



**VINYL**

Avery Supercast 900

Passion Blue

## EMBROIDERY THREAD COLOURS



**KingStar 96**



**KingStar 645**

**Note:** ALL logo usage must be approved by the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.

## ALTERNATIVE COLOUR OPTIONS

When the South West Credit logo cannot appear in its full colour format - due to design or printing constraints (for example: one colour printing) - the logo may be printed either fully reversed in white, 100% black, entirely South West Credit Orange or South West Credit Indigo. These are the only four acceptable **alternate** colour formats.

### ONE COLOUR: SOUTH WEST CREDIT ORANGE



### ONE COLOUR: SOUTH WEST CREDIT ORANGE



### REVERSED: WHITE



### 100% BLACK



Note: The graphic element of the logo, the Arrow, can be used on it's own but approval has to be gained by the South West Credit Marketing and Communications team prior to use. The typographic element of the logo must NEVER be used on it's own in a design context (for example: signage, letterheads, business cards etc.)

**Note:** The logo may never be reproduced in any other colour format other than shown within this style guide.

ALL logo usage must be approved by the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.

## REVERSED PRINTING OPTIONS

If the South West Credit logo is placed on a background colour that is one of the principle colours, or very similar to it, the logo may be reproduced to black, white or indigo ONLY.

The logo should preferably not be used on colours that are outside the principle colour palette.

In some instances, the South West Credit Indigo and South West Credit Orange may be used on alternate colour backgrounds (eg. uniforms). You will need to gain approval from the South West Credit Marketing and Communications team before this may occur.

It can be reversed out of photographs as long as there is significant contrast for it to stand out. If the area of the photograph is too light for it to be reversed out of, then use the logo in its full colour version.

### REVERSED: 100% BLACK



### REVERSED: WHITE



### REVERSED: PHOTOGRAPH



**Note:** The logo may never be reproduced in any other colour format other than shown within this style guide.

ALL logo usage must be approved by the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.



## MINIMUM SIZE

Where space is limited on applications such as envelopes, cheques and display advertising, the logo size can be reduced, however no smaller than 35mm wide. This will ensure the clarity, legibility and integrity of the logo is maintained. Minimum size specifications must be observed at all times.

### MINIMUM SIZE OF LOGO



## MINIMUM CLEAR SPACE

No graphic or text elements can appear within the clear space area. This is to maximise visual impact and legibility against background 'noise'.

The clear white space is determined by width or height of the logo's graphic element the Arrow.

The clear space above and below and the left and right of the logo is determined by the height and width of the logo's graphic element the Arrow.

### MINIMUM CLEAR SPACE



**Note:** The logo may never be reproduced in any other colour format other than shown within this style guide.

ALL logo usage must be approved by the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.

## INCORRECT LOGO USAGE

Follow these basic rules to ensure the logo is always presented in the best possible light.

### DONT'S ✗

When using the South West Credit logo, ensure that you do not:

- Reproduce the logo less than 35mm wide
- Redraw, copy from the internet or scan a printed version
- Alter, invert or swap the colours
- Alter the text and logo position and spacing
- Use the typographic element of the logo on its own
- Distort the proportions
- Add extra text or any type fonts
- Dilute the logo by putting it on a busy background
- Place the logo in any other shape or on an angle

Shown here are INCORRECT uses of the South West Credit logo. The key to the correct usage is not to manipulate or attempt to recreate the original design.

**DO NOT stretch the logo:**



**DO NOT alter the logo to logo type proportion:**



**DO NOT place the logo in any other shape or on an angle:**



**DO NOT use the typographic element of the logo on its own:**



**DO NOT introduce any new colours:**



**DO NOT change or move elements of the logo:**



**Note:** If you have a query or concern regarding the size of a South West Credit logo, please contact the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.

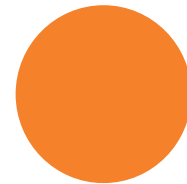
# LOGO REPRODUCTION SUMMARY



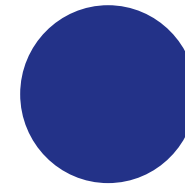
# LOGO REPRODUCTION SUMMARY

## SOUTH WEST CREDIT'S PRINCIPLE COLOURS

### SOUTH WEST CREDIT'S PRINCIPLE COLOURS



**South West Credit Orange**  
C 0 M 60 Y 94 K 0  
R 234 G 113 B 37  
Pantone 158 C  
Pantone 144 U



**South West Credit Indigo**  
C 100 M 94 Y 0 K 11.5  
R 35 G 50 B 136  
Pantone 2755 C  
Pantone 2755 U

Vinyl colours; interior paint colours and thread colours can be found on page 7 of this style guide.

### FULL COLOUR LOGO



### ALTERNATIVE COLOUR OPTIONS

When the South West Credit logo cannot appear in its full colour format the logo may be printed either entirely white, entirely black, entirely South West Credit Orange, South West Credit Indigo or reversed in South West Credit Indigo. These are the only four acceptable colour formats (apart from the full colour logo).

#### ONE COLOUR: SOUTH WEST CREDIT ORANGE



#### ONE COLOUR: SOUTH WEST CREDIT INDIGO



#### 100% BLACK



#### REVERSED: WHITE



#### 600 x 600px REVERSED: WHITE



To ensure the South West Credit logo is reproduced correctly, a quick reproduction summary has been put together.

If you have any questions about colour values, size of the logo, products or supplied artwork or correct usage of the logo please contact the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.



# TYPE AND TYPOGRAPHY

## THE CORPORATE TYPEFACE

Typography is an important branding element and can be employed in such a way to give South West Credit a unique graphic style that contributes to maintaining the corporate identity.

### PRIMARY FONT

Calibri is the main font used in the South West Credit logo. It is the default font for all South West Credit's communications and presentations. This includes all word-processing applications including letters, email body copy, text in powerpoint presentations, board notes, etc.

### SECONDARY FONT

The font Segan is the secondary font and is ONLY used for the word 'Credit' in the logo. This font is not to be used for anything else other than that word.

These sans serif fonts have been chosen because they are casual, friendly and are highly readable type faces that perform well in different sizes and media.

Minimum font size is 10pt for all applications unless otherwise approved by the South West Credit Marketing and Communications team. This includes all word-processing applications including letters, email body copy, text in powerpoint presentations, board notes, etc.

The font used for 'Where you matter' in the South West Credit logo is Christopher Hand.

## BODY COPY AND SUBHEADINGS

To reinforce the identification the South West Credit corporate typeface, variations must be kept to a minimum.

Headings can be set in any of the principle colours, South West Credit Orange or South West Credit Indigo, black or white. For detailed information on these colours please refer to page 6.

## BASIC GUIDELINES FOR CORRECT FONT USAGE

- Do not use the wrong typeface.
- Only use the specific font extensions shown on the previous page.
- No features should be added to the type, such as shadows and outlines, which detract from a clear and simple presentation.
- To preserve the integrity of the typeface and maintain a uniformed look among all communications, character width must always remain at 100%.
- Never stretch or condense the type and never use outlines for headings.

**Note:** If you have a query or concern regarding the typography of the South West Credit logo or any other South West Credit Marketing, please contact the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.

## FONT EXAMPLES

The font examples and suggested usage below are 10pt.

### Calibri Roman

abcdefghijklmnopqrstuvwxyz | ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

Any usage from large headings to 6pt disclaimers. Should be used as the primary text font.

### Calibri Bold

abcdefghijklmnopqrstuvwxyz | ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

Ideal for headings of all sizes or any item that needs emphasis. Avoid setting extensive text in this weight. Suitable for reversing at text size out of photographs or coloured panels.

### Calibri Roman Italic

abcdefghijklmnopqrstuvwxyz | ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

Generally used to highlight artwork, titles, etc. within text. In heavier weights it can be used to highlight keywords. Avoid setting extensive text in this weight.

### Calibri Bold Italic

abcdefghijklmnopqrstuvwxyz | ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

### Segan Light

abcdefghijklmnopqrstuvwxyz | ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

To be ONLY used for the word 'Credit' in the logo. This font is not to be used for anything else.

### Bebas

ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

Uppercase typography version to be used in marketing artwork for headings and to highlight necessary text as required.

### DIN Condensed

abcdefghijklmnopqrstuvwxyz | ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

Lowercase and Sentence case typography version to be used in marketing artwork for headings and to highlight necessary text as required.

### Christopher Hand

abcdefghijklmnopqrstuvwxyz | ABCDEFGHIJKLMNOPQRSTUVWXYZ | 1234567890 ~!@#\$%^&\*()\_+

Font used in the 'Where you matter' logo

**Note:** If you have a query or concern regarding the typography of the South West Credit logo or any other South West Credit Marketing, please contact the South West Credit Marketing and Communications team prior to printing.

Contact details are on page 3.

# SOUTH WEST CREDIT SUB-LOGO'S



# ACTIVE SAVER ACCOUNT

Target Audience: 6 – 11 year olds

The Active Saver Account operates in conjunction with the Healthy Moves Program. It rewards primary school age children for being active and aims to teach them good savings habits for life.

The theme for the Active Saver Account is 'healthy living and healthy finances'.

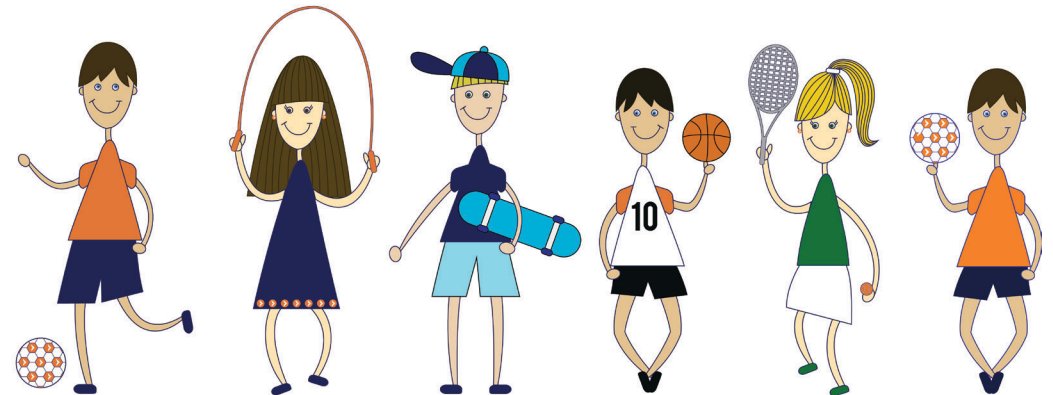
## Active Saver Logo



## Active Saver Characters- SWC Colours



## Active Saver Characters- Full Colour





# YOUTH SAVER ACCOUNT

Target Audience: 12 – 18 year olds

The Youth Saver Account is a more sophisticated junior account designed to give secondary age children the financial support they need. It promotes financial literacy and saving for a purpose.

The theme for the Youth Saver is 'where youth matter'. It encourages saving over spending at an age where children are joining the workforce for the first time, aiming to set up saving behaviours for life.

## Youth Saver Logo



## Youth Saver Characters



# UNIVERSITY / APPRENTICE ACCOUNT

Target Audience: 18 – 24 year olds

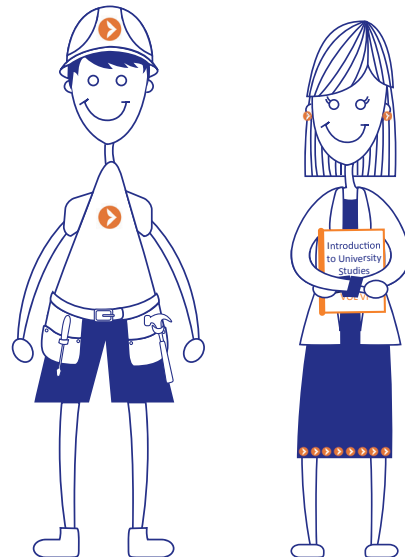
The University / Apprentice Account aims to ease financial pressures when members are studying or training for their future.

The theme for the University / Apprentice Account is 'making every dollar count'.

**University/Apprentice Logo**



**University/Apprentice Characters**



# SOUTH WEST CREDIT COMMUNICATIONS

## BRAND CONSISTENCY IS THE KEY

All South West Credit publications need to be branded and consistent in style as outlined in this guide.

Please consult the South West Credit Marketing and Communications team before starting any publication. They will provide guidance and coordination in relation to:

- Getting started
- How to best communicate with your audience
- The look and feel of the piece
- Style and editing
- How to improve your existing publications



# STATIONERY

## LETTERHEAD

The South West Credit Letterhead is available in both hard and soft copy. Soft copy should only be used in email attachments.

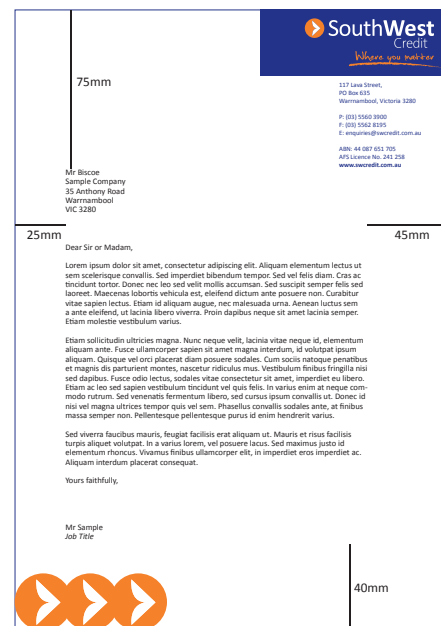
### PAGE SIZE AND MARGINS

Page setup should have the following attributes:

Page Size - A4

- Margin (left) - 25mm
- Margin (right) - 45mm
- Margin (top) - 75mm
- Margin Bottom - 40mm

### South West Credit Letterhead



### BODY TEXT

The body text should have the following attributes:

- One line between paragraphs
- Auto spacing between lines (1.5)
- Always be in Calibri font
- Minimum size is 10pt

**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

### Letterhead:

Dimensions:

A4, 297x210 mm sheet size

Suggested Stock:

104gsm Expression

## BUSINESS CARD

South West Credit Business Cards are double sided and should always follow the style of the example below.

The employees first name will be on the back of the business card and is to be always left aligned with the Arrow to sit in front of the name. The name is to be in lower case.

### South West Credit Business Card



Front



Back

**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

#### Business Cards:

Dimensions:

54x90mm

Suggested Stock:

310gsm Artboard

CMYK both sides

Matt laminate on both sides

## WITH COMPLIMENTS SLIP

South West Credit With Compliment Slips are single sided and should always follow the style of the example below. Messages can be handwritten or printed.

### South West Credit With Compliments Slip



**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

**With Compliments Slip:**  
Dimensions: 297x100mm  
Suggested Stock: 104gsm  
Expression CMYK one side



## FAX TEMPLATE

The South West Credit fax template is available in both hard and soft copy.

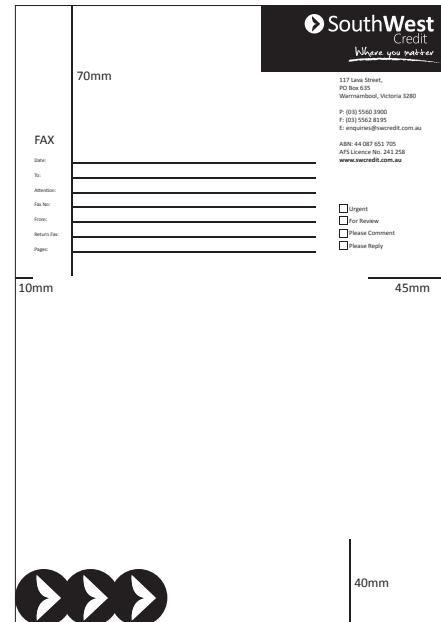
### PAGE SIZE AND MARGINS

Page setup should have the following attributes:

Page Size - A4

- Margin (left) - 10mm
- Margin (right) - 25mm
- Margin (top) - 130mm
- Margin Bottom - 40mm

### South West Credit Letterhead



The image shows a fax template for South West Credit. It includes a header with the company logo and contact information. The body of the fax is divided into sections for 'FAX' and 'Text'. The 'FAX' section contains fields for 'To:', 'From:', 'Subject:', 'Fax No:', 'Phone:', 'Mobile:', and 'Page:'. The 'Text' section contains a large area for the main body of the fax. The template is marked with dimensions: 70mm for the header height, 10mm for the left margin, 45mm for the right margin, and 40mm for the bottom margin. At the bottom left, there are three circular icons.

**SouthWest Credit**  
*Where you matter*

117 Lons Street,  
PO Box 635  
Warrnambool, Victoria 3280  
P: (052) 9562 2000  
F: (052) 9562 8195  
E: enquiries@swcredit.com.au  
ABN: 44 067 652 705  
AFS Licence No: 241 258  
www.swcredit.com.au

**FAX**

To: \_\_\_\_\_  
From: \_\_\_\_\_  
Subject: \_\_\_\_\_  
Fax No: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Mobile: \_\_\_\_\_  
Page: \_\_\_\_\_

**Text**

10mm 45mm 40mm

### BODY TEXT

The body text should have the following attributes:

- One line between paragraphs
- Auto spacing between lines (1.5)
- Always be in Calibri font
- Minimum size is 10pt

**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## MEDIA RELEASE TEMPLATE

South West Credit regularly issues media releases relating to a range of matters and developments. These are always developed and issued by the Marketing and Communications Team, in conjunction with the Chief Executive Officer.

Below is the word document template for all South West Credit media releases.

All media releases issued on behalf of South West Credit must be within this template and have the following attributes:

- One line between paragraphs
- Auto spacing between lines (1.5)
- Always be in Calibri font
- Minimum size is 10pt
- The body text should also include:
  - The date of issue
  - A simple, one-line heading
  - The contact name and number (landline and mobile) of the person issuing the release (in most cases, the Chief Executive Officer)

No other member of staff or management should issue a media release on behalf of South West Credit.

### South West Credit Media Release Template

The diagram illustrates the layout of the South West Credit Media Release Template. It features a header area with the South West Credit logo and tagline 'Where you need it' in the top right corner. The main body of the template is a large white rectangle. Dimensions are indicated: 70mm for the top margin, 10mm for the left margin, 45mm for the right margin, and 40mm for the bottom margin. The text 'MEDIA RELEASE' is centered in the top left of the main body. At the bottom left, contact details are provided: 117 Lake Road, PO Box 135, Warrnambool, Victoria 3280. At the bottom center, the phone number is listed as (03) 5960 9990, with a toll-free number 1800 667 655 and a fax number 03 5960 2558. The website address www.swcredit.com.au is at the bottom right.

SouthWest Credit  
Where you need it

70mm

MEDIA RELEASE

10mm 45mm

40mm

117 Lake Road,  
PO Box 135  
Warrnambool, Victoria 3280

PT (03) 5960 9990  
1800 667 655 TFS  
AFSL License No. 245 258

www.swcredit.com.au

te: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## ACCOUNT STATEMENT


Below is the design of the South West Credit Account Statement. The frequency of these statements is determined by South West Credit Management, in line with compliance guidelines.

The template below is a sample only, as the statements are produced off-site, typically by the company responsible for sending the statements to members.

Print-ready files are supplied to the mailhouse as required. Information additional to the statement details may be included on statements. This is coordinated by the Marketing and Communications Team.

### South West Credit Account Statement Template

STATEMENT OF ACCOUNT

  
Ms F Test  
117 Lava St  
WARRNAMBOOL VIC 9999

Member Number  
20696  
Statement Number  
3  
Statement Date  
30 Jun 10  
Number of Shares  
0  
Page  
1 of 2

Account Summary

Account Type	Opening Balance	Total Debits	Total Credits	Closing Balance
S1.1	0.00	0.00	0.00	0.00

SouthWest Credit

MEMBER NO: 20696  
STATEMENT NO: 3  
PAGE: 2 of 2

Ms F U Test

Date	Description	Debit	Credit	Balance
	S1.1 - At Call Savings - TFN Not Loaded			
	Account Holder(s) - F U TEST			
24 Mar 10	Opening Balance .....			0.00
12 Apr 10	O'Draft Interest From 17.2			
	Rate Altered			
3 May 10	O'Draft Interest From 17.5			
	Rate Altered			
30 Jun 10	Current Balance .....			0.00

Phone Banking  
03 5560 3999  
Internet Banking  
www.swcredit.com.au

This statement may contain information which is relevant to your taxation obligations such as withholding tax, interest component or fees and charges. If this statement contains such taxation information, it should be retained for taxation purposes.

BSB: 803-073  
Branch  
117 Lava St  
Warrnambool

Mobile Lending  
0407 078 286  
Phone:  
03 5560 3900  
Fax:  
03 5562 8195

South West Credit suggests to account holders that all entries on this statement be checked and any apparent error or possible unauthorised transactions be promptly reported to our office immediately.  
David Brown, CEO

Information on our financial products, including details of benefits, fees & charges, is available by visiting our branch or by calling us on (03) 5560 3900.

South West Credit has a dispute resolution mechanism in place to deal with any complaints you may have. Disputes may be made in writing, over the phone or by visiting our branch at 117 Lava St Warrnambool.

Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## POWERPOINT PRESENTATIONS

South West Credit powerpoint presentations are to always follow the style below. All presentations must start with the 'Front Page' with the South West Credit Logo. The following pages must have the 'Footer' on each page.

If the powerpoint presentation requires 'header' pages to break up the presentation and introduce a new section, a 'Heading Page' can be added as per the style below. The heading is to be right justified and in line with the Arrow. Ideally, headings should be kept short and sharp and around font point size 36.

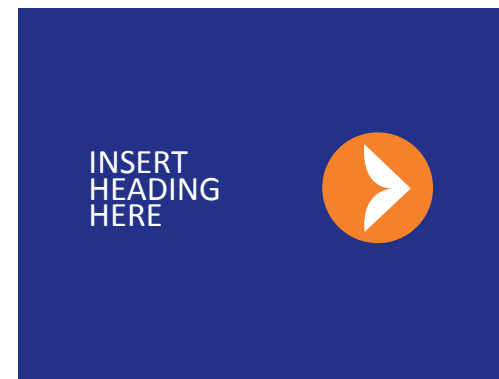
### South West Credit Power Point Presentation Front Page



### South West Credit PowerPoint Presentation Footer



### South West Credit PowerPoint Presentation Heading Pages



**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

This template is available from South West Credit's Marketing and Communications Team. Please see page 3 for contact details.

## PRESENTATION FOLDERS

Presentation folders are used to contain documents for externally located individuals or organisations that have required the presentation of information regarding South West Credit.

These folders should be used when the number of pages being provided to an external person or organisation exceeds three single A4 sheets.

The folders are commercially printed to ensure optimum quality. They are printed to a specific template that includes an inside pocket and business card slots.

### South West Credit Presentation Folder Template



**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## DL FLYERS

DL Flyers are used to promote South West Credit's current campaigns and provide information regarding these campaigns for members and the general public.

### DL Flyer Specifications

Size: 210mm x 99mm

Font Styles:

- Calibri- Regular, Bold or Italic as required
- Bebas- Regular (*UPPERCASE only*)
- DIN Condensed- Regular (*Title Case or UPPERCASE*)
- Christopher Hand - Regular (*Headings only*)

Font Size: Varied dependant on campaign

- Calibri- Minimum 10pt

Colours:

- SWC - Indigo **C** 100 **M** 94 **Y** 0 **K** 11.5
- SWC - Orange **C** 0 **M** 60 **Y** 94 **K** 0
- Black - **C** 0 **M** 0 **Y** 04 **K** 100

### South West Credit DL Flyer Example- Product

**SouthWest Credit**

**BANKING APP**

The South West Credit banking app brings you the best in mobile banking, giving you a secure and easy way to bank on the go.

Everyday banking is simple, with quick access to your accounts, balances, transfers, plus a range of product information and the ability to apply on the go via the app.

**Load Now**

Banking App is currently available for iOS and Android smart phones.

Download our banking app, visit Google Play or the App Store, search for South West Credit and follow the prompts.

**SouthWest Credit**

1200 556 3900 | Ph: 0800 3900 3900 | www.swcredit.com.au

Australian Credit Licence No: 2412528 ABN: 64 087 651 258

South West Credit Logo MUST appear on all DL Flyer Designs

Footer on all DL Flyers to include:

*South West Credit Union Co-operative Limited*

*ABN 44 087 651 705 AFSL & Australian Credit Licence 241 258*

### South West Credit DL Flyer Example- Special Offer

**NOW 3.95% P.A. COMPARISON RATE**

**SET YOUR FINANCES FREE WITH OUR NEW FREEDOM HOME LOAN**

**NOW 3.95% P.A. COMPARISON RATE**

**HOW TO APPLY**

Visit [www.swcredit.com.au/apply](http://www.swcredit.com.au/apply) or call 1200 556 3900

**SouthWest Credit**

1200 556 3900 | Ph: 0800 3900 3900 | www.swcredit.com.au

Australian Credit Licence No: 2412528 ABN: 64 087 651 258

Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## A2 POSTERS

A2 Posters are used to promote South West Credit's current campaigns and provide information regarding these campaigns for members and the general public.

### A2 Poster Specifications

Size: 420mm x 297mm

Font Styles:

- Calibri- Regular, Bold or Italic as required
- Bebas- Regular (*UPPERCASE only*)
- DIN Condensed- Regular (*Title Case or UPPERCASE*)
- Christopher Hand - Regular (*Headings only*)

Font Size: Varied dependant on campaign

- Calibri- Minimum 10pt

Colours:

- SWC - Indigo **C** 100 **M** 94 **Y** 0 **K** 11.5
- SWC - Orange **C** 0 **M** 60 **Y** 94 **K** 0
- Black - **C** 0 **M** 0 **Y** 04 **K** 100

### South West Credit A2 Poster Example- Product

**SouthWest Credit**

# BANKING APP

Download the South West Credit Banking App now for secure and easy banking on the go.

GET IT ON Google Play Available on the App Store

South West Credit Union Co-operative Limited  
APR/Provisional Credit Licence No 341705/ABN 44 087 651 705

**FIND US ON FACEBOOK**

South West Credit Logo MUST appear on all A2 Poster Designs

Footer on all A2 Posters to include:

*South West Credit Union Co-operative Limited*

*ABN 44 087 651 705 AFSL & Australian Credit Licence 241 258*

### South West Credit A2 Poster Example- Special Offer

**SET YOUR FINANCES FREE WITH OUR NEW**

# FREEDOM HOME LOAN

# NOW 3.95% P.A.

# 4.37% P.A. COMPARISON RATE<sup>2</sup>

(FIXED HOME LOAN OPTION AVAILABLE UPON REQUEST)

**FIND US ON FACEBOOK**

**SouthWest Credit**

South West Credit Union Co-operative Limited  
ABN 44 087 651 705 AFSL & Australian Credit Licence 241 258

Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.



A4 Posters are used to promote South West Credit's current campaigns and provide information regarding these campaigns for members and the general public.

Size: 297mm x 210mm

Font Styles:

- Calibri- Regular, Bold or Italic as required
- Bebas- Regular (*UPPERCASE only*)
- DIN Condensed- Regular (*Title Case or UPPERCASE*)
- Christopher Hand - Regular (*Headings only*)

Font Size: Varied dependant on campaign

- Calibri- Minimum 10pt

Colours:

- SWC - Indigo **C 100 M 94 Y 0 K 11.5**
- SWC - Orange **C 0 M 60 Y 94 K 0**
- Black - **C 0 M 0 Y 04 K 100**

### South West Credit A4 Poster Example- Product



**Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.**

**Contact details are on page 3.**

South West Credit Logo MUST appear on all A4 Poster Designs  
Footer on all A4 Posters to include:

*South West Credit Union Co-operative Limited*

ABN 44 087 651 705 AFSL & Australian Credit Licence 241 258

### South West Credit A4 Poster Example- Special Offer

[illegible]



## WINDOW SIGNAGE

Window Signage is used to promote South West Credit's current campaigns and provide information regarding these campaigns for members and the general public.

### Example South West Credit Front Window Signage

Size: 1970mm (H) x 1850 mm (W)

SET YOUR FINANCES FREE WITH OUR NEW

# FREEDOM HOME LOAN

**NOW 3.95% P.A.**  
4.37% P.A. COMPARISON RATE

HOW TO APPLY:  
WWW.SWCREDIT.COM.AU/APPLY  
LOANS@SWCREDIT.COM.AU  
(03) 5560 3900

FIND US ON FACEBOOK

| South West Credit Union Co-operative Limited |  
| ABN 44 087 651 705 | AFSL & Australian Credit Licence 241 258 |

 **SouthWest**  
Credit

### Example South West Credit Back Window Signage

Two windows with plinth in the middle of each window.  
Size: 1300mm (H) x 2170mm (W)

SET YOUR FINANCES FREE WITH SOUTH WEST CREDIT

# FREEDOM HOME LOAN

**NOW 3.95% P.A.**  
4.37% COMPARISON RATE

FIND US ON FACEBOOK

WWW.SWCREDIT.COM.AU/APPLY

 **SouthWest**  
Credit

CONDITIONS APPLY

Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

# CORPORATE SIGNAGE AND ADVERTISEMENTS

## NAME BADGES

South West Credit name badges are to always follow the style of the example below. The South West Credit Arrow points at the name and title of the staff member.

The size of the name badge is 75x25mm. The background is Pearl White.

Name badges are to be worn by ALL South West Credit staff.

Management's name tags always include the staff member's first AND last name. Name tags for customer service staff only feature the staff member's FIRST name. The staff member's name and the Arrow should always be centered. Both first and last name will be capitalised.

### Example of South West Credit name badge



**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## PRESS ADVERTISING TEMPLATES

Templates have been developed for South West Credit's corporate press advertising that falls under the banner of:

- Employment
- AGM
- Other corporate advertisements or public notices as required (eg: Annual General Meeting notices)

These templates must only be used when approved by the South West Credit Marketing and Communications team.

Examples of how these advertisements will appear feature below and on the following page.

### EMPLOYMENT ADVERT TEMPLATE

An example of an Employment Advert Template is featured below.

Design features of this type of advertisement include:

- Mono colour for high quality reproduction and maximum cost efficiency
- Heading set to fit within black box at the top of the design
- Thick black border
- Position specifications within white space
- Black box along bottom of ad, featuring the Arrow pointing at phone number and website

#### South West Credit Employment advert Template

**SouthWest Credit**

**Sales Consultant - Part Time**

> Part-time (20 hours per week)  
> Warrnambool's own credit union

Part of Warrnambool for over 40 years, South West Credit is a progressive and community focussed financial institution that is committed to providing its employees with a supportive and flexible working environment.

An exciting opportunity currently exists for a motivated professional to join our organisation as a Part Time Sales Consultant.

Reporting to the Client Services Manager, the successful applicant will ideally possess:

- > Customer service orientation
- > Sound written & verbal communication skills
- > Teamwork
- > Time management skills
- > Ability to work without supervision
- > An understanding of retail banking products and services would be an advantage

If you are a person returning to work or one who just wants more time to enjoy life, this may be the job for you.

**Enquiries and application to:**  
Patreena Sheen on (03) 5560 3931 or  
send your resume to patreena@swcredit.com.au

**Applications close Friday 21st August, 2009**

Download job description at  
[www.swcredit.com.au](http://www.swcredit.com.au) or phone 55603900

Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

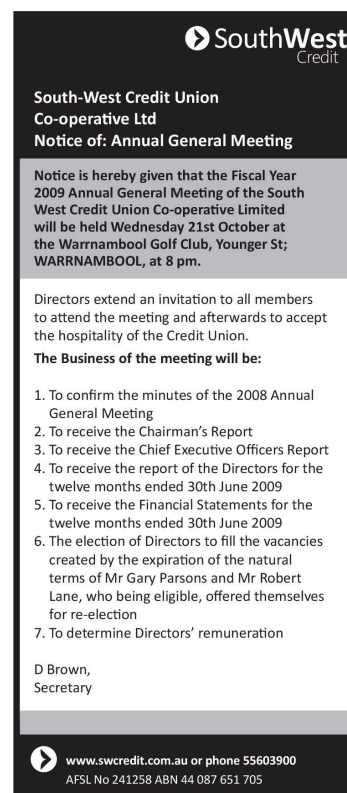
## PUBLIC NOTICE OR GENERAL CORPORATE ADVERT TEMPLATE

An example of an AGM Notice is featured below.

Design features of this type of advertisement include:

- Mono colour for high quality reproduction and maximum cost efficiency
- Heading set to fit within black box at the top of the design
- Thick black border
- Agenda items within white space
- Applications closing date in grey box at the bottom of the design
- Black box along bottom of ad, featuring the Arrow pointing at phone number and website

### South West Credit AGM advert Template

The image shows a vertical advertisement template for South West Credit. It has a black header with the South West Credit logo. Below the header, the text reads 'South-West Credit Union Co-operative Ltd' and 'Notice of: Annual General Meeting'. A grey box contains the notice text: 'Notice is hereby given that the Fiscal Year 2009 Annual General Meeting of the South West Credit Union Co-operative Limited will be held Wednesday 21st October at the Warrnambool Golf Club, Younger St; WARRNAMBOOL, at 8 pm.' Below this, it says 'Directors extend an invitation to all members to attend the meeting and afterwards to accept the hospitality of the Credit Union.' and 'The Business of the meeting will be:'. A list of seven agenda items follows. At the bottom, it says 'D Brown, Secretary'. A footer bar contains the website 'www.swcredit.com.au or phone 55603900' and 'AFSL No 241258 ABN 44 087 651 705'.

**SouthWest**  
Credit

**South-West Credit Union  
Co-operative Ltd  
Notice of: Annual General Meeting**


Notice is hereby given that the Fiscal Year  
2009 Annual General Meeting of the South  
West Credit Union Co-operative Limited  
will be held Wednesday 21st October at  
the Warrnambool Golf Club, Younger St;  
WARRNAMBOOL, at 8 pm.

Directors extend an invitation to all members  
to attend the meeting and afterwards to accept  
the hospitality of the Credit Union.

**The Business of the meeting will be:**

1. To confirm the minutes of the 2008 Annual  
General Meeting
2. To receive the Chairman's Report
3. To receive the Chief Executive Officers Report
4. To receive the report of the Directors for the  
twelve months ended 30th June 2009
5. To receive the Financial Statements for the  
twelve months ended 30th June 2009
6. The election of Directors to fill the vacancies  
created by the expiration of the natural  
terms of Mr Gary Parsons and Mr Robert  
Lane, who being eligible, offered themselves  
for re-election
7. To determine Directors' remuneration

D Brown,  
Secretary

 [www.swcredit.com.au](http://www.swcredit.com.au) or phone 55603900  
AFSL No 241258 ABN 44 087 651 705

**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## EMAIL SIGNATURES

In this electronic age, it is important that all outgoing emails are presented as professionally as possible and contain appropriate branding.

All original emails being sent by a South West Credit employee from a South West Credit- owned computer, to an outside email address, must contain the company's approved electronic email signature as the final sign off. This includes replies to emails in the first instance. Ongoing communication between an employee and an outside entity on the same subject matter does not require a duplication of the email signature with each reply.

While emails concerning internal communication only may not necessarily require the inclusion of an email signature in the first instance, it is often better to insert the signature regardless. This may assist in reinforcing who a message or direction is coming from, or the purpose of the communication.

The email signature is made up of the following elements:

### FIRST LINE

Name of employee plus colon

Font style: Calibri Bold, UPPER CASE

Font size: 11, Colour: **R 234 G 113 B 37**

Employee's title

Font style: Calibri Bold, Title Case

Font size: 11, Colour: **R 35 G 50 B 136**

### SECOND & THIRD LINE

Address, Phone and fax number displayed in following format:

P: (03) 55\*\* \*\*\*\*

F: (03) 55\*\* \*\*\*\*

Font style: Calibri, capitalise each word.

Phone and Fax to be separated by: space/hyphen/space

Calibri Regular for numbers

Font size: 11, Colour: **R 35 G 50 B 136**

### FOURTH LINE

Email address and Website

Font style: Calibri, lower case (including first letter of the employee's email address).

Email and web addresses to be separated by: space/hyphen/space

Font size: 11, Colour: **R 35 G 50 B 136**

**FULL COLOUR LOGO:** 'Where you matter' logo at size provided.

### South West Credit Email signature example

**PATREENA KELLY:** Marketing & Projects Officer

117 Lava St Warrnambool Vic 3280

P: (03) 5560 3916 - F: (03) 5562 8195

[patreena@swcredit.com.au](mailto:patreena@swcredit.com.au) - [www.swcredit.com.au](http://www.swcredit.com.au)

 Follow us on Facebook!



Please consider the environment before printing this email

Disclaimer: This email and any files transmitted with it are confidential and intended solely for the addressee. If you have received this email in error please notify the sender immediately. Views or opinions in this email do not necessarily represent those of South West Credit Union Co-operative Limited ABN 44 087 651 705 | AFSL 241 258 | BSB 803 073. Please check this email and any attachments for the presence of viruses. South West Credit Union Co-operative Limited accepts no liability for any damage caused by any virus transmitted by this email. If this email contains financial product advice, you should obtain the product disclosure statement for the product before you act on the advice.

Corporate signage falls under the responsibility of the South West Credits Marketing and Communications team. Contact the team to ensure your signage complies to style and procedure guidelines.

To ensure accurate colour reproduction, the principal colours have been matched to specific signage products for use across a variety of signage mediums. See page 7 for these details.

## CORPORATE SIGNAGE

The signage example below demonstrates how the South West Credit's corporate signage employs all elements of the South West Credit's corporate identity, including logo, corporate fonts and colours into one dynamic structure.

This section is intended as a guide to use when producing all South West Credit's corporate signs. However, each sign project is a problem-solving effort with differing amounts of information and must be approached on an individual basis.

### South West Credit Corporate Signage example



## SPONSORSHIP SIGNAGE AND ADVERTISING

Please discuss with South West Credit Marketing and Communications team to identify most appropriate application of branding in relation to:

- Location
- Visibility
- Size
- Type of event
- Level of South West Credit's support
- Recipients own requirements or expectations

These elements, either singularly or together, will play some role in determining the content, size and appearance of sponsorship signage and/or advertisements. Therefore, artwork for this purpose will be developed on a case-by-case basis.

Corporate signage falls under the responsibility of the South West Credits Marketing and Communications team. Contact the team to ensure your signage complies to style and procedure guidelines.

To ensure accurate colour reproduction, the principal colours have been matched to specific signage products for use across a variety of signage mediums. See page 7 for these details.

## VEHICLE SIGNAGE

Another means of promoting the South West Credit brand is via its corporate vehicles.

The signage design has been developed in consultation with specialist sign-writers to ensure the design and application is visually effective and functional.

It is preferred that for optimum signage purposes, vehicles are always of a light colour (white or silver).

Web address and phone number to feature on rear windscreen: [www.swcredit.com.au](http://www.swcredit.com.au)

Ph: (03) 5560 3900

Font: **Calibri Bold**

Font size: Dependant on windscreen size. Each line of text should span the width of the windscreen with a 50mm edge on either side.

Suggested vinyls are Avery Vinyl for opaque elements and Pro-Vision for transparent elements. Please match to colours as per guidelines on page 7.

### South West Credit Vehicle Signage Example



**Note:** Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.



# ELECTRONIC MEDIA

## WEBSITE

### South West Credit Website Example

Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

The screenshot shows the South West Credit website homepage. At the top, there's a navigation bar with the South West Credit logo, a 50th anniversary banner (1964-2014), a Facebook icon, and contact information: Phone (03) 5560 3900 | BSB 803-073, 117 Lava St Warrnambool, Vic 3280. A search bar and an 'Internet Banking' button are also present. Below the navigation bar, a horizontal menu lists various services: About Us, Loans, Savings, Insurance, Access, Travel, Financial Advice, Business Services, and Community. The main content area features a large banner for 'Warrnambool's Home Loan Specialist' and 'RATE CRUSHER CAR LOAN'. The banner highlights a rate of 'NOW 5.65% P.A.' and a '5.89% P.A. COMPARISON RATE'. It also includes an illustration of a car and a person, and a promise of 'APPROVAL WITHIN 2 HOURS'. To the right of the banner, there's a 'Take me there' section with links to 'Apply online', 'Calculators and tools', 'Rates and Fees', and 'Find a Branch or ATM'. Below this is a 'What we're saying' section with a link to 'Read our latest blog posts here'. The footer contains a 'Quick Links' section with links to various services: Borrowing (Home Loans, Car Loans, Personal Loans, Business Finance), Savings (Transaction Accounts, Savings Accounts, Term Deposits, Business Accounts), Services (Insurance, Travel, Financial Planning, Calculators), and Banking (Internet Banking, Phone Banking, Cards, Switch Your Accounts). The footer also includes links for SECURITY, PRIVACY, HELP, and SITEMAP.

SouthWest Credit  
Where you matter

50 years  
1964-2014

Australian Government  
\$250,000  
GUARANTEED DEPOSIT

Contact Us Phone (03) 5560 3900 | BSB 803-073  
117 Lava St Warrnambool, Vic 3280

Search... GO Internet Banking ▶

About Us Loans Savings Insurance Access Travel Financial Advice Business Services Community

**Warrnambool's Home Loan Specialist**

**RATE CRUSHER**  
**CAR LOAN**

**NOW 5.65% P.A.**  
**5.89% P.A. COMPARISON RATE**

**APPROVAL WITHIN 2 HOURS**

1 2 3

**Take me there**

Apply online ▼  
Calculators and tools ▼  
Rates and Fees ▼  
Find a Branch or ATM ▼

**What we're saying**  
Read our latest blog posts here

**Community Notice Board**  
Here's your guide to what's on in Warrnambool & the South West this weekend: Friday 14th... [read article..](#)

**Walk to School Month**  
It's Walk to School month, where students are encouraged to get to school under their own steam... [read article..](#)

**Community Notice Board**  
Friday 7th October Spring Carnival Cocktail Party (Fundraiser for Hospice), Whalers Ho... [read article..](#)

[read all](#)

**Quick Links** © 2014 South West Credit Union Co-operative Limited | Warrnambool | ABN 44 087 651 705 | AFSL / Australian Credit Licence 241 258 | BSB 803 073

**Borrowing**  
[Home Loans](#)  
[Car Loans](#)  
[Personal Loans](#)  
[Business Finance](#)

**Savings**  
[Transaction Accounts](#)  
[Savings Accounts](#)  
[Term Deposits](#)  
[Business Accounts](#)

**Services**  
[Insurance](#)  
[Travel](#)  
[Financial Planning](#)  
[Calculators](#)

**Banking**  
[Internet Banking](#)  
[Phone Banking](#)  
[Cards](#)  
[Switch Your Accounts](#)

[SECURITY](#) | [PRIVACY](#) | [HELP](#) | [SITEMAP](#)



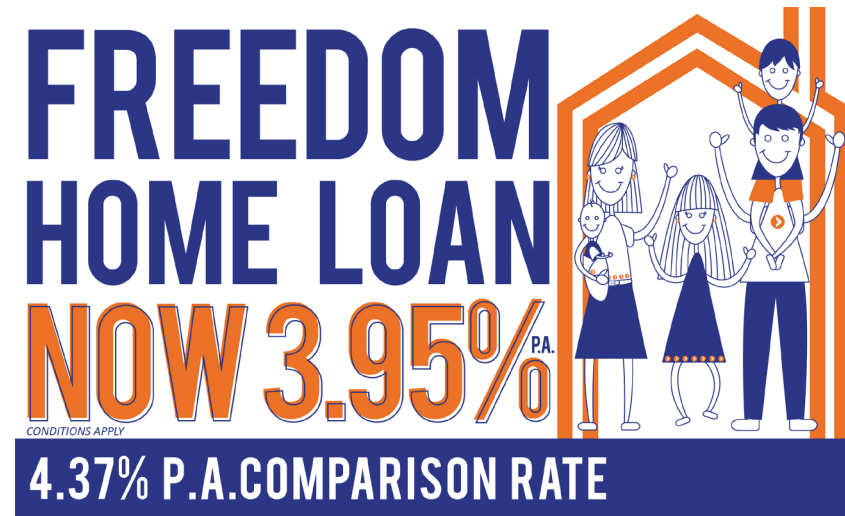
## WEBSITE

### WEBSITE BANNER

Size: 673px x 406px

Leave the bottom right corner blank for the rotator buttons.

#### Example of South West Credit Website Banner



Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

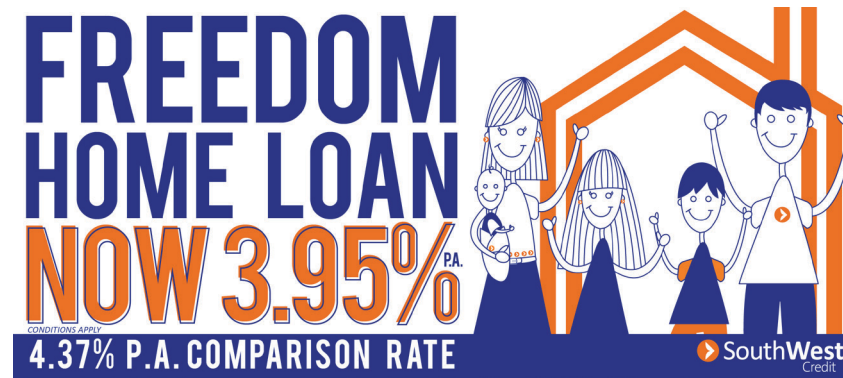
Contact details are on page 3.

## WEBSITE

### WEBSITE EDM BANNER

Size: 640px x 280px

#### Example of South West Credit Website EDM Banner



Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## FACEBOOK

### FACEBOOK BANNER IMAGE

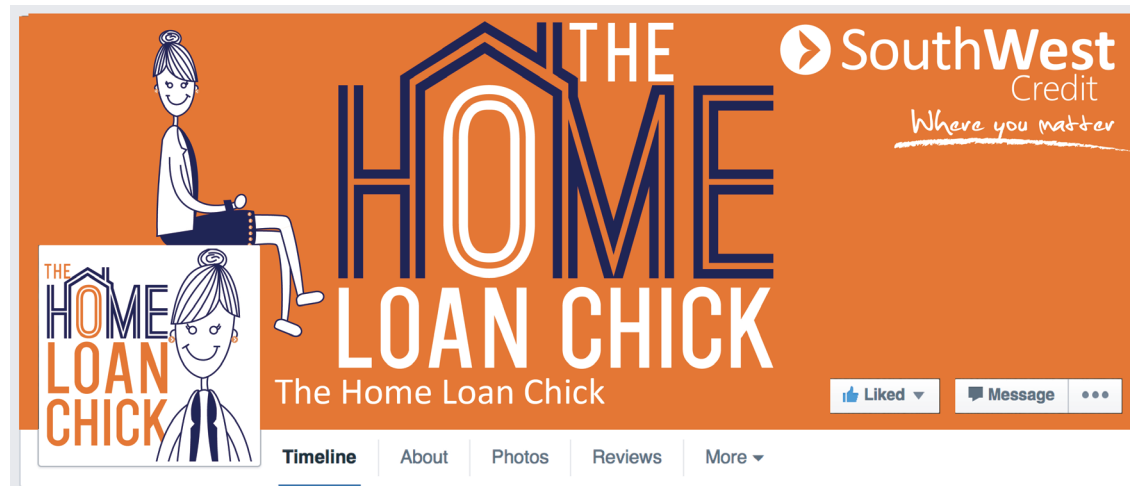
Banner size: 828px x 315px

Leave bottom left corner free for Facebook Profile Picture.

#### Example of South West Credit Facebook Banner Image



#### South West Credit Banner Image Example in Facebook setting



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Contact details are on page 3.

## FACEBOOK

### FACEBOOK ADVERTISEMENT

Size: 600px x 600px

Wording used in Facebook Advertisements to be limited as any advertisements will be rejected if over 20% words.

#### Example of South West Credit Facebook Advertisement



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Contact details are on page 3.

# NEWSPAPER ADVERTISEMENTS

## Half Page Newspaper Advertisement

Size: 186mm (H) x 260mm (W)

Font Styles:

- Calibri- Regular, Bold or Italic as required
- Bebas- Regular (*UPPERCASE only*)
- DIN Condensed- Regular (*Title Case or UPPERCASE*)
- Christopher Hand - Regular (*Headings only*)

Font Size: Varied dependant on campaign

- Calibri- Minimum 10pt

Colours:

- SWC - Indigo **C 100 M 94 Y 0 K 11.5**
- SWC - Orange **C 0 M 60 Y 94 K 0**
- Black - **C 0 M 0 Y 04 K 100**

### Example of South West Credit Half Page Newspaper Ad

**SET YOUR FINANCES FREE WITH SOUTH WEST CREDIT**

**FREEDOM NOW 4.05%<sup>1</sup> P.A.**  
**HOME LOAN 4.62%<sup>2</sup> P.A. COMPARISON RATE**

Whether you are purchasing your first home, upsizing to a bigger home,  
purchasing an investment property or simply looking to refinance.  
Make the move to South West Credit now!

**HOW TO APPLY:**  [WWW.SWCREDIT.COM.AU/APPLY](http://WWW.SWCREDIT.COM.AU/APPLY)  
 [LOANS@SWCREDIT.COM.AU](mailto:LOANS@SWCREDIT.COM.AU)  (03) 5560 3900

 **FOLLOW US ON FACEBOOK**



**THIS OFFER IS ONLY AVAILABLE FOR A LIMITED TIME SO ACT FAST**

Conditions: 1 The interest rate of 4.05% is based on 1.50% discount off the Standard Variable Home Loan Rate and is conditional on a minimum loan amount of \$300,000. The discount of 1.50% p.a. off the Standard Variable Home Loan Rate applies to the Freedom Home Loan for a period of two years from the loan settlement date, reverting to a discount of 1.00% p.a. off the Standard Variable Home Loan Rate for the remainder of the loan period. Loans applications received between \$200,000 - \$299,999 will be funded at 4.55% which is 1.00% off the Standard Variable Home Loan Rate. The rate is variable and subject to change at any time. 2 The Comparison rate for the Freedom Home Loan is based on a loan of \$300,000 over a term of 25 years. 3 For Free Banking applies to service & transaction fees only. Annual Loan Fee applies, refer to our Product Disclosure Statement for details. 4 Switching costs covered up to a value of \$1,000. This offer applies to new lending with South West Credit only. Whole of Pay must continue to be paid into South West Credit account to receive full rate discounts. 80% LVR (Loan to Valuation Ratio) applies for owner occupied. 70% LVR (Loan to Valuation Ratio) applies for investors. Credit Criteria, fees & charges, terms and conditions apply. Rates are correct as at 26/09/2015. Fixed Home Loan option available upon request.

| South West Credit Union Co-operative Limited | ABN 44 087 651 705 | AFSL & Australian Credit Licence 241 258 |



Note: Anything which will be seen by external audiences (eg, reports, newsletters, posters, signs) needs to be approved by the South West Credit Marketing and Communications team in the planning stages, and then also at the final stage prior to printing.

Contact details are on page 3.

## Quarter Page Newspaper Advertisement

Size: 186mm (H) x 129mm (W)

Font Styles:

- Calibri- Regular, Bold or Italic as required
- Bebas- Regular (*UPPERCASE only*)
- DIN Condensed- Regular (*Title Case or UPPERCASE*)
- Christopher Hand - Regular (*Headings only*)

Font Size: Varied dependant on campaign

- Calibri- Minimum 10pt

Colours:

- SWC - Indigo **C 100 M 94 Y 0 K 11.5**
- SWC - Orange **C 0 M 60 Y 94 K 0**
- Black - **C 0 M 0 Y 04 K 100**

### Example of South West Credit QuarterPage Newspaper Ad

SET YOUR FINANCES FREE WITH SOUTH WEST CREDIT

**FREEDOM HOME LOAN**  
**NOW 4.05%<sup>PA.1</sup>**  
**4.62%<sup>2</sup> P.A. COMPARISON RATE**

Whether you are purchasing your first home, upsizing to a bigger home, purchasing an investment property or simply looking to refinance. Make the move to South West Credit now!

**HOW TO APPLY**  
📄 [WWW.SWCREDIT.COM.AU/APPLY](http://WWW.SWCREDIT.COM.AU/APPLY)  
✉ [LOANS@SWCREDIT.COM.AU](mailto:LOANS@SWCREDIT.COM.AU)  
☎ (03) 5560 3900

📘 FOLLOW US ON FACEBOOK

**THIS OFFER IS ONLY AVAILABLE FOR A LIMITED TIME SO ACT FAST**

Conditions: 1 The interest rate of 4.05% is based on a 1.50% discount off the Standard Variable Home Loan Rate and is conditional on a minimum loan amount of \$200,000. The discount of 1.50% will all Standard Variable Home Loan Rate for a period of three years from the loan commencement date, according to a discount of 1.50% is off the Standard Variable Home Loan Rate. The rate is variable and subject to change at any time. 2 The Comparison rate for the Freedom Home Loan is based on a loan of \$200,000 over a term of 20 years. 3 See how banking applies to credit & interest free only. Actual loan rate applies, with the actual credit rate comparison for the credit. 4 The comparison rate is based on the rate of 4.05%. The offer applies to new lending with South West Credit only. Where a fully paid contract to be paid over South West Credit account to receive full rate (0.00% rate, 0.00% rate in 0.00% rate). Please contact our member services (03) 5560 3900 for full conditions and apply for interest. Credit Criteria, Fees & charges, terms and conditions apply. Rates are correct as at 20/09/2015. Fixed Home Loan options available upon request.

| South West Credit Union Co-operative Limited |  
| ABN 44 087 651 705 | AFSL & Australian Credit Licence 241 258 |



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# PROMOTIONAL MATERIAL

## Balloon Design

### Example of South West Credit Balloon Designs



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## Wrist Band Design

Example of South West Credit Active Saver Wrist Band Design



## Temporary Tattoo Design

Size: 5cm x 5cm

Example of South West Credit Active Saver Tattoo Design



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## Large Sticker Design

Size: 15cm x 10cm

Example of South West Credit Large Sticker Design



Size: 6cm x 4cm

Example of South West Credit Small Active Saver Sticker Design



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