



Canowindra District Community Bank® Project

Personal Banking Survey



Please return by: 22nd February, 2019

A Confidential Survey to Help Us Establish A Bank of Our Own!

Dear community member,

You may be aware that we are working hard to secure support to convert the newly opened Bendigo Bank agency in Canowindra into a full Community Bank® branch.

Community banking provides:

- Access to full banking services
- Long term commitment
- Local employment opportunities
- Branch staff who are local
- Opportunities to attract further business into our district
- Distribution of profits back into our community.

A Community Bank®, unlike other banks, keeps its profits locally which will help our community be successful and continue to flourish.

We have chosen to partner with Bendigo Bank with their already proven successful Community Bank® model that operates in 320 communities across Australia.

An amount in excess of \$780,000 has already been pledged by community members to purchase shares in our Bank.

However, it is important that we hear from as many people within our community. Your responses to this survey will help the local Steering Committee and Bendigo Bank determine if a Community Bank® has the potential to be successful in our community.

If this is what our community wants and will support, then we will be only one small step away from opening our Bank.

Two survey forms are enclosed. One is for personal use, the other is for business or voluntary/community group use. If you are a business proprietor, please complete the personal survey for your personal banking and the business survey for your business banking.

All the information you provide remains confidential.

We urge you to return this survey now. Five minutes of your time could make the difference for us to get a Community Bank®.

Alternatively you may complete this survey online at www.afsbendigo.com.au/communitysurveys

Even if you have previously completed a pledge form, your assistance in completing a survey form is important and will be greatly appreciated.

Cheryl Newsom, Chair
Canowindra District Community Bank® Project

Please feel free to contact any of the following members of the Steering Committee for more information:

Cheryl Newsom	0411 211 065
Eugene Marais	0417 655 332
Michael Payten	0428 443 209
Geoffrey Yeo	0448 673 924
Richard Statham	0429 443 215
Graham Rice	0427 090 587
David Harrison	0428 640 258

**There is no need to identify yourself on this form unless you want to.
The contents of this survey are strictly confidential.**

This survey is anonymous and confidential and will be processed by AFS & Associates Pty Ltd. Return surveys to Reply Paid 454 Bendigo, Vic 3552 or fax (03) 5443 5304. Neither the steering committee nor any bank representative will be permitted access to these surveys. AFS & Associates is an independent chartered accounting firm appointed by the steering committee to conduct the feasibility study.

Its privacy policy can be found at www.afsbendigo.com.au

The surveys are processed using SurveyMonkey® and this data is then held on SurveyMonkey® servers in the United States.

Its privacy policy and security statement can be found at www.surveymonkey.com

If you have any questions or concerns relating to any of the questions asked, please do not hesitate to call JOSHUA GRIFFIN of AFS on (03) 5443 0344 or email j.griffin@afsbendigo.com.au

PLEASE HELP US BY ENSURING THAT:

- This personal survey is used only for personal banking information.
- Business proprietors and community organisations - please complete the Business Survey as well.
- Your survey is completed and returned to us in the enclosed reply paid envelope by **22nd February, 2019**.

TICK ONE BOX ONLY TICK AS MANY BOXES AS APPLICABLE

1. (a) Please indicate your current occupation or income source.

- Business Proprietor / Self Employed
 Employee
 Home Duties
 Retired / Pensioner
 Student / Child
 Unemployed
 Other (please specify).....

(b) What is your age?

- 10-19
 20-29
 30-39
 40-49
 50-59
 60-69
 70-79
 80-89
 90 & Over

(c) Where do you live?

- Billimari
 Canowindra
 Cargo
 Cudal
 Eugowra
 Gooloogong
 Murga
 Nyrang Creek
 Other (please specify).....

(d) Do you own or rent your home?

- Own - Fully Own
 Own - With Mortgage
 Rent
 Not applicable

2. (a) Which is your main financial institution?

- ANZ
 Bendigo Bank
 Commonwealth Bank of Australia
 First Choice Credit Union
 National Australia Bank
 Rabobank
 St George
 Westpac
 Other (please specify).....

(b) What other financial institutions do you have banking relationships with?

- None
 ANZ
 Bendigo Bank
 Commonwealth Bank of Australia
 First Choice Credit Union
 National Australia Bank
 Rabobank
 St George
 Westpac
 Other (please specify).....

3. If you indicated that you have a current relationship with Bendigo Bank, how long have you banked with Bendigo Bank for?

- Not applicable - don't currently bank with Bendigo Bank
 Less than 6 months
 6-12 months
 1-2 years
 3-5 years
 6-10 years
 Over 10 years

4. Why do you use your main financial institution? Please indicate top three reasons.

- ① Account fee structure
 ② Banked with them for many years
 ③ Competitive interest rates
 Convenience/locality
 Customer service received
 Loyalty/relationship
 Products and services offered
 Too difficult/expensive to change
 Other (please specify).....

5. (a) How satisfied are you with the service you currently receive from your main financial institution?

1 2 3 4 5

Not Satisfied Very Satisfied

(b) Would you recommend your main current financial institution to others?

Yes No

6. What services would you require frequently from your financial institution?

ATM
 Bank Cheque
 Bpay
 Cheque Book
 Cheque Deposit
 Credit Card
 EFTPOS
 In-Branch Transactions
 Internet Banking
 Phone Banking
 Other (please specify).....

7. (a) How often do you require over the counter service from your financial institutions?

Daily
 Twice a week
 Once a week
 Once each fortnight
 Once each month
 Once each 3-6 months
 Once a year
 Never/Less than once a year

(b) Would you utilise a banking service if it was available on a Saturday morning?

Yes No

8. Have you completed a pledge form in support of the Canowindra District Community Bank® campaign?

Yes No

9. (a) If a Community Bank® branch were to open in Canowindra:

Would you be prepared to support it by transferring your banking within 12 months?

Yes - Go to 9 (b) No - Go to 10

(b) If you answered YES to question 9(a), which personal banking accounts would you transfer?

Personal Savings
 Personal Cheque
 Personal Term Deposit
 Credit Card
 Personal Loan
 Home Loan
 Investment Loan

10. Do you anticipate needing any new personal lending facilities in the next three years? If so, please indicate the type of borrowing you anticipate obtaining.

Not Applicable
 Personal Credit Card
 Personal Loan
 Home / Investment Loan

11. We would greatly value your comments on why the Community Bank® would (or would not) meet your needs.

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I would like to receive more information on:

- Pledging my support and becoming a shareholder of the proposed Canowindra District Community Bank® branch.
 Yes No
● How transferring my banking business now can assist the proposed Canowindra District Community Bank® branch.
 Yes No
● Assisting the local Steering Committee with the campaign if required.
 Yes No

COMPLETION OF THE FOLLOWING IS ENTIRELY OPTIONAL

Please note: Survey response data will be aggregated and comments provided without reference to the individual respondent. Your contact details and any request for further information will be forwarded separately to the Canowindra District Steering Committee.

I WISH TO SHOW MY SUPPORT FOR THE CANOWINDRA DISTRICT COMMUNITY BANK® PROJECT AND AGREE TO BEING CONTACTED AT A LATER DATE.

Name.....

Address

..... Postcode.....

Telephone

Email.....



Thank you for completing this survey.
Please place it in the Reply Paid Envelope and post it as soon as possible.

Additional surveys can be obtained from:

Bendigo Bank Agency
80 Gaskill Street, Canowindra

Canowindra Newsagency
45 Gaskill Street, Canowindra

Finn's Store
35 Gaskill Street, Canowindra

Alternatively you may complete this survey online at
www.afsbendigo.com.au/communitysurveys



Business Banking Survey



Please return by: 22nd February, 2019

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TICK ONE BOX ONLY TICK AS MANY BOXES AS APPLICABLE

Note: If your business enterprise consists of a number of partners, please complete only one "Business Survey" per business enterprise.

1. (a) **If you currently own/manage a business or organisation, please indicate the type of business.**

- Accommodation/Hospitality
- Agriculture/Forestry/Viticulture
- Community Organisation
- Construction
- Education
- Financial & Insurance Services
- Health & Community Services
- Manufacturing
- Property & Business Services
- Retail/Wholesale
- Service
- Tourism
- Transport and Storage
- Other (please specify).....

(b) **Where is your business located?**

- Billimari Eugowra
- Canowindra Gooloogong
- Cargo Murga
- Cudal Nyrang Creek
- Other (please specify)

2. (a) **Which is your main financial institution?**

- ANZ
- Bendigo Bank
- Commonwealth Bank of Australia
- First Choice Credit Union
- National Australia Bank
- Rabobank
- St George
- Westpac
- Other (please specify).....

(b) **What other financial institutions do you have banking relationships with?**

- None
- ANZ
- Bendigo Bank
- Commonwealth Bank of Australia
- First Choice Credit Union
- National Australia Bank
- Rabobank
- St George
- Westpac
- Other (please specify).....

3. **If you indicated that you have a current relationship with Bendigo Bank, how long have you banked with Bendigo Bank for?**

- Not applicable - don't currently bank with Bendigo Bank
- Less than 6 months
- 6-12 months
- 1-2 years
- 3-5 years
- 6-10 years
- Over 10 years

4. **Why do you use your main financial institution? Please indicate top three reasons.**

- Account fee structure
- Banked with them for many years
- Competitive interest rates
- Convenience/locality
- Customer service received
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- Products and services offered
- Too difficult/expensive to change
- Other (please specify).....

5. (a) How satisfied are you with the service you currently receive from your main financial institution?

1 2 3 4 5
 Not Satisfied Very Satisfied

(b) Would you recommend your main current financial institution to others?

Yes No

6. What services would you require frequently from your financial institution?

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- Bank Cheque
- Bpay
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- EFTPOS
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(b) Would you utilise a banking service if it was available on a Saturday morning?

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Yes - Go to 9(b) No - Go to 10

(b) If you answered YES to question 9(a), which business banking accounts would you transfer?

- Business Savings
- Business Cheque
- Business Term Deposit
- Business Overdraft/Line of Credit
- Business Leasing/Equipment Finance
- Credit Cards
- Other Loan Facilities

10. Do you anticipate needing any new business lending facilities in the next three years? If so, please indicate the type of borrowing you anticipate obtaining.

- Not Applicable
- Business Overdraft/Line of Credit
- Business Leasing/Equipment Finance
- Business Credit Card
- Other Business Loan Facilities

11. We would greatly value your comments on why the Community Bank® would (or would not) meet your business banking/community needs.

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Contact Name.....

Business Name

Address

..... Postcode.....

Telephone

Email.....



Thank you for completing this survey.

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