

2020 DIRECTOR CANDIDATE STATEMENTS

ALEX CLAASSENS

I am privileged to be a current Director of Australian Mutual Bank and have served in various capacities for its predecessors since 2009.

My full-time role is currently the State Secretary of the Rail, Tram and Bus Union (NSW Branch) and I have held this position since 2010.

I am also a passionate advocate of the Mutual Sector and have also worked closely with and supported various bodies that follow our values for many years.

I have worked for many years in close collaboration with everyone to expand and promote the offerings from our great organisation, which has resulted in a range of specific products and services tailored to our members.

As a unionist, I am committed to the security and well-being of ordinary working families and I know what it is like to do it tough.

I passionately believe that if I am re-elected, I will continue to represent the best interests of our members and their families.

I will continue to bring to the Board an ability to clearly analyse industry developments, and make well-considered decisions that best serve our members and the future of Australian Mutual Bank.

MORAY VINCENT

I am an experienced Director and financial markets professional. I have run my own financial services business, Amicus Advisory, for the last 12 years being the Responsible Manager on the firm's Australian Financial Services License. Hence, I am well versed in risk management and regulatory compliance.

Amicus provides advice to conservative institutional investors who purchase term deposits and debt securities issued by banks, building societies and credit unions. I have in-depth knowledge of the securities industry where I have worked for over 22 years and can provide insight to the AMB Board with any future capital or fund raising it may undertake.

I have held paid executive Director positions in various commercial companies and Director and committee roles on a volunteer basis at local community squash and football clubs.

I have been an SCU Member since 2004 and am a strong supporter of the principles of mutuality as an alternative to shareholder profit driven banks. I wish to help AMB in the challenges it will face in the coming years in a changing environment. I will provide diversity to the current Board as a well-educated outsider with master's degrees from Cambridge University (UK) and Dartmouth College (USA) and GAICD qualification.

ANTHONY MATIS, FCPA

I am a passionate and dedicated qualified accounting professional with extensive corporate leadership and board experience gained locally and internationally over 20 years. I am seeking this opportunity to serve the community and broader membership of the Australian Mutual Bank as a Non-Executive Director.

Through my experience in executive roles, I would be able to bring significant technical, commercial and governance insight and skill, to complement the existing board composition and capability. Furthermore, I understand intimately the values of a member-based organisation, and the importance of sound governance and protocols.

My experience with member-based organisations has varied from 15,000 members through to 167,000 members, and irrespective of the size, people and service must be at the core, alongside great products and competitive pricing, which collectively creates the value.

In 2020 and over the coming years, COVID-19 will continue to impact the health of individuals, livelihoods and businesses, and this motivates me to serve this organisation at a time of uncertainty and external headwinds. It is important that the Board and Management work closely to build a sustainable, prosperous, and resilient organisation, that not only manages the coming period, but a time well into the future.

BRUCE WILLIAMS

Bruce was the CEO of a large Mutual Bank up until his retirement in February 2016. It was a position that he held for eighteen years. Over his time as CEO, he has overseen the introduction of many new Member Services (including products, technology and new branches), maintaining attractive pricing for Members (including a program of “How to Bank for Free”), whilst continuously building a strong balance sheet.

Currently Bruce is the Chairman of the mutual industries emergency liquidity support company. This position has ensured he has remained in touch with industry changes. He has been on the Board of this vital industry company since 2005.

During his tenure as CEO, Bruce was the Chair of the Bank’s Credit Committee and Assets & Liability Committee. He possesses excellent skills in credit, balance sheet management and risk management.

He is now ready to move from developing strategies, implementing these and being responsible for the day-to-day management, to a role of “Management Oversight” and approval of organisational strategies.

Bruce needs your support to ensure his experience and expertise is put to good use for the Members of Australian Mutual Bank.

ANTON USHER

I stand for re-election as one of your Directors. I joined the Board of Sydney Credit Union Limited in May 2017 and subsequently the Australian Mutual Bank Limited Board in October 2019. I am the current Chair of the Board Risk Committee having served in that role since October 2019.

I have been part of your Board that is delivering for our members:

- following one of the most significant mergers in our history
- during a period of significant financial sector reform and evolution, and
- during, arguably, the largest disrupting event we have experienced in this country – the COVID-19 pandemic.

I am an experienced manager, lawyer and governance, risk and compliance specialist with extensive large law firm, government (State and Local), NYSE and ASX-listed company risk management experience (over 25 years). I hold legal and economics degrees and post-graduate qualifications in risk and governance.

I have a unique blend of experience and qualifications that your Board needs and I am committed to continue to serve as one of your Directors. I understand the importance of mutuality and that you, the members, are what matters. I am excited about the opportunities that are before us and I am committed to help these materialise through my active participation on your Board.

I seek your support for re-election.