

# 2021 ELECTION OF DIRECTORS CANDIDATE STATEMENTS

AUSTRALIAN MUTUAL BANK LTD ABN 93 087 650 726



## MORAY VINCENT

I am an experienced company Director and financial services professional.

Since 2008 I have run my own financial services firm, Amicus Advisory, where I am the Responsible Manager on my firm's Australian Financial Services License. I am therefore well-versed in risk management and regulatory compliance. In 2021, I founded a new company, Newton, with three business partners to provide strategic advice and capital raising services to SME's.

I have in-depth knowledge of the financing industry where I have worked for over 23 years and can provide specialist insight to the AMB Board for any future capital or fund raising it may undertake.

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

I have been an AMB (SCU) Member since 2004 and am strongly supportive 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 a changing and developing environment going forward. 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.



## KRISTEN WATTS

It has been a privilege to be elected as a Director on the Board of Australian Mutual Bank. During this term I have served as Chair of the Audit Committee and a member of the Governance and Remuneration Committee and have gained hands on experience and a deep understanding of the many challenges and opportunities that the finance industry and mutual banking sector face.

With a background over the past 25 years in commercial finance, risk management and investment governance, I have extensive skills and experience that are directly relevant to my role as a Director. Additionally, as a Chartered Accountant, holding a Masters in Commerce and as a graduate member of the Australian Institute of Company Directors I am well qualified to serve your interests on the Board.

As a long time mutual member I am a strong advocate for our member owned structure which is delivering industry leading services and award winning financial products. If re-elected I will continue to focus on building a sustainable organisation that ensures long term financial stability and security for all members.

I welcome the responsibility of continuing to serve you on the Board of Australian Mutual Bank and would appreciate your support.



## KERRIE DAYNES

I'm very passionate about the Mutual Sector and first joined a Credit Union when I commenced employment in 1977. Since then, I've worked extensively in large Government departments and for the latter half of my career was a Senior Manager with the Department of Human Services (DHS). I also have 17 years of Director experience on the boards of SCU, AMCU and Securities Credit Union.

For the past 2 years I have had the honour of being a Director of Australian Mutual Bank (AMB) and served as an active member of the Board Audit Committee. Regular training & development enables me to meet the significant demands & responsibilities of a bank director. My management & board experience has given me a good level of knowledge, skills and understanding of the challenges facing Mutuals. The ever-changing financial & regulatory environment, coupled with the impacts of COVID -19 pandemic has brought many challenges for our sector and AMB. AMB is an outstanding and competitive financial institution, and I am very proud of my membership and role on the Board of Directors.

I seek your support for re-election and promise to work for the benefit of members and the continued improvement in services.



## **MICHAEL CAIRNS**

Michael offers a wealth of governance and strategic capabilities gained through a diverse range of industries. Commencing his career as a fitness professional before moving into the accounting profession Michael has had over 20 year's experience working within both the commercial and not-for-profit sectors.

Michael commenced his professional accounting career as an auditor with Sothertons Chartered Accountants with a focus on not-for-profits - the major client being the Catholic Development Fund. Michael also worked as a financial accountant with the Australian Rugby Union for several years before working with ASX listed company Healthscope Ltd. For the past 11 years Michael has been Chief Financial Officer of the Public Service Association of NSW - a state based trade union supporting NSW government employees.

Michael is currently the honorary Director of Commercial Operations with Ocean Beach SLSC and was previously a member of the Finance and Audit Committee on the Board of SGE Credit Union (now G&C Mutual Bank) where he served as a Director for 1 year.

Michael is a current member of both the Australian Institute of Company Directors and Chartered Accountants Australia & New Zealand.



## **MARK SAWYER**

I became a credit union member in 1981, so I hold staunch admiration for over 60 years of Mutual Banking achievements. My career background has primarily comprised business & management roles specialising in Quality Management, Hospitality & Tourism. In 2005 I joined SCU's board via a merger where it was a privilege to advance into roles of Deputy Chair, Acting Chair and Corporate Governance Chair. Currently I also proudly serve as a Trustee Director of the Karpaty Foundation - overseeing grants & scholarships to the Ukrainian community.

A challenging economic & regulatory environment has resulted in an accelerated consolidation of the Mutual Banking sector. The 2019 merger of Sydney (SCU) & Endeavour Mutual Bank was a commitment to members for a sustainable future as Australian Mutual Bank (AMB). COVID-19 has been rather disruptive to AMB's post-merger transformation, causing significant change for members & staff during the pandemic crisis. My business background provides important diversity to AMB's board and helps preserve a focus on the interests and wellbeing of members & staff throughout the bank's evolution.

As a current Director nominating for re-election, I'm seeking your endorsement to continue my active contribution to the future of this progressive organisation.