



Defence Bank

2019 Annual Report

CUBS Superannuation Fund

Defence Bank Super
Defence Bank Pensions



CUBS Superannuation Fund
ABN 90 120 177 925

Trustee
Equity Trustees Superannuation Limited
ABN 50 055 641 757
AFS Licence No. 229757
RSE Licence No. L0001458



Contact details

If you have an enquiry about Defence Bank Super or Defence Bank Pensions or would like to receive your Annual Reports (including this Annual Report) by mail (free of charge), you should contact:

The Administrator: Mainstream Superannuation Services Pty Ltd

Level 3, 465 Victoria Ave, Chatswood
NSW 2067

Telephone: (02) 9247 3326

Facsimile: (02) 9251 3525

Email: sydney@mainstreamgroup.com

Website: www.mainstreamgroup.com

The Bank: Defence Bank Limited

Level 5, 31 Queen Street
Melbourne VIC 3000

Telephone: 1800 979 188

Facsimile: (02) 9251 3525

Email: defencebank@cubssuper.com.au

Website: www.defencebank.com.au

Trustee: Equity Trustees Superannuation Limited

Level 1, 575 Bourke Street
Melbourne VIC 3000

Telephone: 1300 133 472

Facsimile: (03) 8623 5200

Disclaimer

This Annual Report relates to the reporting period ending 30 June 2019. This Report has been prepared in accordance with the Corporations Act and Corporations Regulations 2001. Reasonable care has been taken to ensure the information in this report is correct, but neither the Trustee, its service providers nor its advisers accept responsibility for any error or misprint or anyone using or acting on this information for any purpose. Information contained in this report is accurate as at 30 June 2019, based on information provided to the Trustee by the Fund's service providers and underlying investment managers.

Information in this report relates to the CUBS Superannuation Fund ('Fund') as a whole, unless stated otherwise. Defence Bank Super and Defence Bank Pensions are products offered from the Fund since 16 October 2013 (they are not separate superannuation funds) and are referred to as 'Defence Bank Super products' in this report.

Past performance is not necessarily indicative of future performance. The Trustee does not guarantee the performance of any of the Fund's investments or underlying investment managers. The Trustee does endeavour to ensure that only professional managers using sound investment processes are utilised.

This publication contains general information or advice only that has been prepared without taking into account your objectives, financial situation or needs. You should refer to the relevant Product Disclosure Statement (PDS) and any factsheets (where applicable) and assess your own financial situation before making any financial decisions. You may wish to consult an appropriately qualified financial adviser before making any financial decisions in relation to this product. You can obtain the PDS and factsheets relevant to your membership by calling **1800 979 188** or downloading it from www.defencebank.com.au

What's Inside

Contents

Message From The Trustee	4
Investments	5
Investment Options	7
Financial and Other Statutory Information	10
Other Important Information	17
Enquiries and Complaints	19
Your Privacy	20
Who's Looking After You	22
Directory of Service Providers	24



Message From The Trustee

The Trustee presents the Annual Report for the CUBS Superannuation Fund for members participating in the Defence Bank Super and Defence Bank Pensions products ('Defence Bank products'), for the year ended 30 June 2019.

Please take the time to read this Annual Report and if you have any queries or require further information, please contact the Fund Administrator (details provided on page 19).

The Fund is set up as a trust and is governed by a legal document called a Trust Deed. The Trustee is responsible for running the Fund in accordance with the Trust Deed.

Investments

There are six investment options available to members of the Defence Bank Super products to choose from when making your investment decisions. The Trustee may close, vary or add to the investment options available to members from time to time. The investment options available to members of the Defence Bank Super products reflect the Fund's investment policy for this segment of the Fund and are part of an overarching approach to investments that takes into account various factors including relevant law, the Trust Deed and the nature of the Fund membership.

You should also consider the current PDS and any factsheets applicable to the Defence Bank Super product you participate in when making any investment decisions.

Investment options

Cash Plus Option*

Conservative Option

Balanced Option

- Growth Option
- High Growth Option
- Personal Term Deposit Option

*Note: This option is called 'Cash Plus' because it invests in Fixed Interest assets as well as Cash.

This Report provides information about each of the options, as relevant to members of the CUBS Superannuation Fund for the 2018/2019 financial year. Further information about the options can be downloaded from www.defencebank.com.au

Refer to your Annual Member Statement to check which investment options you are invested in or have chosen. Your member statement shows your investment options as at 30 June 2019.

Visit the website at www.defencebank.com.au for more up to date information.



Investment Options

Risk Level	Estimated number of negative annual returns over any 20 year period is less than 0.5.		Estimated number of negative annual returns over any 20 year period is 2 to less than 3.																												
Investment Return Objective	To achieve returns (after tax and fees) in line with 50% RBA cash rate + six-month bank bills over a rolling 1 year period.		To achieve returns (after tax and fees) that exceed CPI by at least 1.00% over a rolling 4 year period.																												
Strategic Asset Allocation	Fixed Interest Cash	50% 50%	Australian Equities International Equities Fixed Interest Cash	11% 16% 30% 43%																											
Recommended Minimum Investment Timeframe	Short term (no minimum)		Short to Medium term investors (usually three to four years)																												
Actual Asset Allocation as at 30 June 2019*	<table><tr><td></td><td>2019</td><td>2018</td></tr><tr><td>Fixed Interest*</td><td>50.1%</td><td>50.1%</td></tr><tr><td>Cash^</td><td>49.9%</td><td>49.9%</td></tr></table>			2019	2018	Fixed Interest*	50.1%	50.1%	Cash^	49.9%	49.9%	<table><tr><td></td><td>2019</td><td>2018</td></tr><tr><td>Australian Equities</td><td>12.4%</td><td>11.2%</td></tr><tr><td>International Equities</td><td>18.5%</td><td>17.8%</td></tr><tr><td>Listed Property</td><td>-</td><td>1.4%</td></tr><tr><td>Fixed Interest*</td><td>29.9%</td><td>32.1%</td></tr><tr><td>Cash^</td><td>39.2%</td><td>37.5%</td></tr></table>			2019	2018	Australian Equities	12.4%	11.2%	International Equities	18.5%	17.8%	Listed Property	-	1.4%	Fixed Interest*	29.9%	32.1%	Cash^	39.2%	37.5%
	2019	2018																													
Fixed Interest*	50.1%	50.1%																													
Cash^	49.9%	49.9%																													
	2019	2018																													
Australian Equities	12.4%	11.2%																													
International Equities	18.5%	17.8%																													
Listed Property	-	1.4%																													
Fixed Interest*	29.9%	32.1%																													
Cash^	39.2%	37.5%																													

* Asset allocation may vary from time to time due to market fluctuations and amounts held in cash pending investment. **Past performance is not a reliable indicator of future performance.** The assets allocated to Australian Equities and International Equities are invested in the Vanguard High Growth Fund.

^The Cash and Fixed Interest investments utilised in these options are cash and fixed interest deposits or products issued by Defence Bank.

*Percentages may not total 100 due to rounding.

Investment Options (continued)

	Balanced Option			Growth Option		
Risk Level	Estimated number of negative annual returns over any 20 year period is 3 to less than 4.			Estimated number of negative annual returns over any 20 year period is 3 to less than 4.		
Investment Return Objective	To achieve returns (after tax and fees) that exceed CPI by at least 2.00% over a rolling 6 year period.			To achieve returns (after tax and fees) that exceed CPI by at least 3.00% over a rolling 8 year period.		
Strategic Asset Allocation	Australian Equities	18%		Australian Equities	25%	
	International Equities	27%		International Equities	38%	
	Fixed Interest	30%		Fixed Interest	34%	
	Cash	25%		Cash	3%	
Recommended Minimum Investment Timeframe	Medium to long term investors (usually six years plus)			Long term investors (usually seven years plus)		
Actual Asset Allocation as at 30 June 2019*		2019	2018		2019	2018
	Australian Equities	20.2%	18.0%	Australian Equities	27.2%	24.6%
	International Equities	30.2%	28.6%	International Equities	40.7%	39.0%
	Listed Property	-	2.2%	Listed Property	-	3.0%
	Fixed Interest	28.9%	29.8%	Fixed Interest	30.4%	31.5%
	Cash	20.6%	21.4%	Cash	1.8%	1.9%

* Asset allocation may vary from time to time due to market fluctuations and amounts held in cash pending investment. Past performance is not a reliable indicator of future performance. The assets allocated to Australian Equities and International Equities are invested in the Vanguard High Growth Fund.

* Percentages may not total 100 due to rounding.

Investment Options (continued)

High Growth Option			
Risk Level	Estimated number of negative annual returns over any 20 year period is 4 to less than 6.		
Investment Return Objective	To achieve returns (after tax and fees) that exceed CPI by at least 4.25% over a rolling 8 year period.		
Strategic Asset Allocation	Australian Equities	36%	
	International Equities	54%	
	Fixed Interest	10%	
	Cash	0%	
Recommended Minimum Investment Timeframe	Long term investors (eight to ten years or more)		
Actual Asset Allocation as at 30 June*		2019	2018
	Australian Equities	36.2%	33.2%
	International Equities	54.2%	52.7%
	Listed Property		4.1%
	Fixed Interest*	9.6%	10.0%
	Cash^	0.0%	0.0%

* Asset allocation may vary from time to time due to market fluctuations and amounts held in cash pending investment. **Past performance is not a reliable indicator of future.** The assets allocated to Australian Equities and International Equities are invested in the Vanguard High Growth Fund.

^The Cash and Fixed Interest investments utilised in this option are cash and fixed interest deposits or products issued by Defence Bank.

PERSONAL TERM DEPOSIT OPTION^	
Risk Level	Estimated number of negative annual returns over any 20 year period is less than 0.5.
Investment Return Objectives	To achieve returns (after tax and fees) in line with 50% RBA cash rate+ six-month bank bills over a rolling 1 year period.
Strategic Asset Allocation	Available Terms: 1 year 2 years 3 years
Recommended Minimum Investment Timeframe	Recommended Minimum Investment Timeframe (1 to 3 years, depending on the term of the deposit).

^This option allows you to choose from a range of Term Deposits which are products issued by Defence Bank.

Financial and Other Statutory Information

This is a summary of the unaudited financial statements for the CUBS Superannuation Fund for the financial year ended 30 June 2019 (incorporating all products including the Defence Bank Super products). The summary is presented in a slightly different format to previous Annual Reports so that it is consistent with the layout used in the audited financial statements. A copy of the audited financial statements and auditor's report are available on request from the Administrator (details provided on page 19).

Income statement for the year ended 30 June 2019

	2019 (\$)	2018 (\$)
Revenue		
Interest revenue	943,452	888,158
Distributions and dividends	1,288,299	1,892,617
Other income	4,942	4,656
Net changes in fair value of investments	1,232,881	1,139,049
Total Revenue	3,469,574	3,924,480
Expenses		
Investment expenses	(5,477)	(4,922)
Administration expenses	(238,164)	(215,329)
Other operating expenses	(290,896)	(175,262)
Total Expenses	(534,537)	(395,513)
Profit from operating activities	2,935,037	3,528,967
Less: net benefits allocated to members' accounts	(3,031,834)	(3,246,947)
(Loss)/profit before income tax	(96,797)	282,020
Income tax expense	(303,138)	(503,529)
Loss after income tax	(399,935)	(221,509)

Financial and Other Statutory Information (continued)

Statement of financial position as at 30 June 2019

	2019 (\$)	2018 (\$)
Assets		
Cash and cash equivalents	10,025,389	11,708,788
Receivables		
Investment income receivable	636,068	1,298,840
GST receivable	21,844	20,964
Other receivables	128,433	87,456
Investments		
Hunter Credit Union - Cash	545,629	583,083
Hunter Credit Union - Fixed Interest	410,522	439,138
Qudos Bank Fixed Interest	7,955,692	8,182,296
Qudos Bank Cash Investment Pool	6,805,131	6,946,488
Defence Bank Cash Investment Pool	6,118,706	5,366,194
Defence Bank Fixed Interest	7,430,432	6,341,499
Vic Teachers Credit Union Cash Investment Pool	526,384	527,666
Vic Teachers Credit Union Fixed Interest	942,407	918,982
Beyond Bank Cash Investment Pool	323,328	371,895
Beyond Bank Fixed Interest	354,870	405,488
Units in managed investment schemes	31,702,981	28,274,222
Term Deposits	4,340,767	4,788,200
Total Assets	78,268,583	76,261,199
Liabilities		
Operating expenses payable	117,839	104,904
Investments in transit	570,607	-
Current tax liability	38,712	167,308
Deferred tax liability	285,111	329,416
Total Liabilities	1,012,269	601,628
Net assets available to pay benefits at the end of the year	77,256,314	75,659,571

Financial and Other Statutory Information (continued)

	2019 (\$)	2018 (\$)
Member benefits	76,794,505	75,284,024
Total net assets	461,809	375,547
Equity		
Unallocated surplus	148,212	91,841
Operational Risk Financial Requirement Reserve	313,597	283,706
Total equity	461,809	375,547

Statement of changes in members' benefits for the year ended 30 June 2019

	2019 (\$)	2018 (\$)
Opening balance of members' benefits	75,284,024	73,270,153
Contributions		
Employer	2,196,429	2,010,452
Member	1,515,313	1,631,916
Transfers from other superannuation funds	9,290,333	9,955,481
Income tax on contributions	(464,170)	(442,136)
Net after tax contributions	12,537,905	13,155,713
Benefit payments	(13,922,707)	(14,269,735)
Insurance premiums charged to members'	(106,660)	(85,588)
Reserve transfers (from) members	(29,891)	(33,466)
Benefits allocated to members' accounts comprising:		
Net investment income	3,058,629	3,272,361
Administration fees	(26,795)	(25,414)
	3,031,834	3,246,947
	(11,027,424)	(11,141,842)
Closing balance of members' benefits	76,794,505	75,284,024

Financial and Other Statutory Information (continued)

Statement of changes in reserves for the year ended 30 June 2019

	Operational Risk Financial Requirement Reserve (\$)	Unallocated Surplus (\$)	Total Equity (\$)
Opening balance as at 1 July 2018	283,706	91,841	375,547
Net transfers to reserves	29,891	456,306	486,197
Loss	-	(399,935)	(399,935)
Closing balance as at 30 June 2019	313,597	148,212	461,809
Opening balance as at 1 July 2017	250,240	24,808	275,048
Net transfers to reserves	33,466	288,542	322,008
Loss	-	(221,509)	(221,509)
Closing balance as at 30 June 2018	283,706	91,841	375,547

Note: further information about the Operational Risk Financial Requirement Reserve is shown further below.

Significant Investments

The following underlying investments each represent more than 5% of the total assets of the CUBS Superannuation Fund (incorporating all products including Defence Bank Super products) as at 30 June 2019:

Investment	2019 (\$)	Total % of Fund Assets
Greater Building Society Ltd Cash	7,746,822	10.0
Qudos Bank Super Fixed Interest*	7,955,692	10.3
Qudos Bank Super Cash Investment Pool*	6,805,131	8.8
Defence Bank Super Cash Investment Pool^	6,118,706	7.9
Defence Bank Super Fixed Interest^	7,430,432	9.6
Vanguard High Growth Index Fund	31,702,981	40.9
Term Deposits*	4,340,767	5.6

*The Qudos Bank Cash, Fixed Interest and Term Deposits investments are cash and fixed interest deposits or products issued by Qudos Bank. Qudos Bank is an authorised deposit-taking institution (ADI).

^The Defence Bank Cash and Fixed Interest investments are cash and fixed interest deposits issued by Defence Bank Ltd. Defence Bank Ltd is an authorised deposit-taking institution (ADI).

Financial and Other Statutory Information (continued)

The assets for the CUBS Superannuation Fund as a whole (incorporating all products including Defence Bank products) as at 30 June 2019 and 30 June 2018 are set out in the table below:

Asset	2019 (\$)	Total % of Fund Assets	2018 (\$)	Total % of Fund Assets
Australian Equities	11,286,000	14.6	10,122,000	13.5
International Equities	17,246,000	22.2	15,325,000	20.5
Fixed Interest	22,264,000	26.2	23,903,000	31.9
Cash	24,345,000	31.4	20,716,000	27.7
Term Deposits	4,341,000	5.6	4,788,000	6.4

Operational Risk Financial Requirement (ORFR) Reserve

The purpose of the ORFR Reserve is to protect members’ interests should an operational failure occur that may result in losses to a fund or its members.

The reserve is held solely in cash and held as an asset of the Fund.

The Trustee is obliged to review its ORFR arrangements regularly to ensure it is set at an appropriate level and to make any changes necessary to ensure regulatory requirements continue to be met. As at the date of preparation of this report, the ORFR has met its target level (of total Fund assets) however the ORFR level and target is subject to change.

The level of the ORFR over the last three financial years is:

ORFR Reserve	2019 (\$)	2018 (\$)	2017 (\$)
Amount held in reserve as at 30 June	313,597	283,706	250,240

Financial and Other Statutory Information (continued)

Allocation of Earnings

The allocation of earnings to member accounts depends on the segment of the Fund that you participate in.

For members of Defence Bank Super products, net earnings (after the deduction of relevant fees, costs and taxes) for an Investment Option (other than the Term Deposit Option) are allocated to a member's account through

changes in the unit prices (Sell Prices) applicable to the Investment Option(s) in which a member is invested during the year. Unit prices are usually determined daily based on market valuations of the assets of each option. Changes in the unit prices from time to time determine the value of a member's investment in an Investment Option (other than the Term Deposit Option).

The Trustee's policy is to allow all investment returns (after taking into account relevant fees, costs and taxes) to flow through to members via increases (or decreases) in unit prices, where applicable.

The investment performance of a Term Deposit (available under the Term Deposit Option) is based on the applicable rate of interest declared by the relevant financial institution and is allocated to a member's account.

For more information about unit prices or the allocation of earnings relating to Term Deposits, refer to the relevant PDS (including, where applicable, current factsheets) applicable to your account, available by visiting the website at www.defencebank.com.au.

Derivatives

It is the Trustee's policy not to use derivative instruments directly. Derivatives include investment products such as futures, options, swaps and warrants. They are securities whose value is derived from other securities or assets. Some of the underlying investment managers used in the Investment Options may use derivatives to reduce risks in their investment product to increase or decrease their exposure to particular investment sectors or markets. However, use of derivatives can carry its own risks like the possibility that the derivative position is difficult or costly to reverse, that it does not perform as expected or that the parties to the derivatives contract do not perform their contractual obligations. Any exposure to derivatives may vary depending on the strategy and objectives of an investment option.



Other Important Information

Subject to any requirement on the Trustee to transfer lost accounts to the Tax Office in certain circumstances, if we did not received contributions or rollover amounts into your accumulation account for a period of 5 years or more we may have transferred your benefit to our nominated Eligible Rollover Fund (ERF) - Australia's Unclaimed Super Fund (AUSfund). From 1 July 2019 all qualifying accounts with less than \$6,000 and no contributions for at least 16 months will be transferred to the Tax Office. The Trustee also reserves the right to transfer benefits to the ERF in any other circumstances that it considers appropriate (for example, small accounts) under broad powers conferred on superannuation trustees under superannuation legislation.

The ERF's contact details are:

Australia's Unclaimed Super Fund (AUSfund)

Locked Bag 5132
Parramatta NSW 2124

Telephone: 1300 361 798

Email: admin@ausfund.com.au

Being transferred to the ERF may affect your benefits because:

- You will cease to be a member of the CUBS Superannuation Fund and any insurance you may have will also cease.
- You will become a member of AUSfund and be subject to its governing rules.

AUSfund's investments, fees and costs and other arrangements are different to the CUBS Superannuation Fund. AUSfund does not offer insurance cover.

Where we have your current address, we will advise you of any transfer.

The trustee of AUSfund is Industry Funds Investments Limited (ABN 17 006 883 227).

Important Information for Temporary Residents

The Trustee is required to transfer the superannuation benefits of a former temporary resident to the ATO (as unclaimed money) on request, after six months has elapsed since the temporary resident has left Australia and their visa has expired or is cancelled. If this happens, a former temporary resident can claim their super benefits directly from the ATO as a Departing Australia Superannuation Payment (DASP), subject to applicable tax rates.

Former temporary resident members whose benefits have been paid to the ATO will not be provided with notices or exit statements at the time or after their benefits are transferred to the ATO. The Trustee is taking this approach relying on relief granted by the Australian Securities and Investments Commission (ASIC) from certain reporting obligations in the law, which normally apply when fund membership ceases. This relief recognises that trustees will generally not be aware which members are former temporary residents (until advised by the ATO) and that they may have difficulty communicating to an overseas address or finding correct contact details for the member.

For further information please contact the Administrator or go to www.ato.gov.au.

Enquiries and Complaints

The Trustee has established a procedure for dealing with enquiries and complaints. Enquiries and complaints should be made to the Complaints Officer.

Complaints can be made to:

Complaints Officer
CUBS Superannuation Fund – Defence Bank Super and
Defence Bank Pensions
PO Box 541
CHATSWOOD NSW 2057

Telephone: 1300 721 720
Facsimile: (02) 9251 3525
Email: defencebank@cubssuper.com.au

It is important that we make you aware of the Trustee’s complaints handling process. In accordance with the Superannuation Legislation, complaints will be dealt with within 90 days. If you are not satisfied with the Fund’s handling of your complaint or the Trustee’s decision, or you do not receive a response to your complaint within 90 days, you may be able to refer the matter to the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Australian Financial Complaints Authority (AFCA):
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

AFCA will only handle certain types of complaints and time limits may apply. You should act promptly or otherwise consult AFCA to find out if or when the time limit relevant to your circumstances expires.

Your Privacy

As a member and/or an investor in CUBS Superannuation Fund you will be protected by the Trustee's Privacy Statement, and that of the Administrator. This means that we only collect information that is necessary for the efficient operation of the Fund and as required or permitted by law. On occasion, and as required under various types of legislation, certain information may be required to be passed on to various regulatory bodies to ensure that you receive all the benefits to which you are entitled. All parties involved in these transfers are also subject to the privacy requirements.

A copy of the Administrator's Privacy Statement can be viewed at www.mainstreamgroup.com or you may call the Administrator on 1300 721 720 to have a copy mailed to you.

A copy of the Trustee's Statement is also available on request by contacting the Trustee.



Who's Looking After You

The Trustee

Equity Trustees Superannuation Limited is the Registrable Superannuation Entity Licensee and Trustee of the CUBS Superannuation Fund, and is responsible for making sure the Fund is run in accordance with the Trust Deed and governing superannuation legislation, including looking after the interests of members as a whole.

The Trustee's Board of Directors as at 30 June 2019 comprised:

- Ms Catherine Robson
- Mr Ellis Varejes
- Mr Mark Blair
- Mr Michael O'Brien
- Mr Tony Lally (Chairman)
- Ms Sue Everingham (from 15 February 2019)

The Trustee holds professional indemnity insurance to protect the Trustee, its directors and the Fund against certain losses or liabilities. The indemnity insurance cover is subject to the terms and conditions of the relevant insurance policy.

Equity Trustees Limited (ABN 46 004 031 298 AFSL No: 240975) is the Custodian of the Fund. Transactions between Equity Trustees Superannuation Limited in its capacity as Trustee of the Fund and Equity Trustees Limited in its capacity as Custodian are conducted on normal commercial terms and involve conditions no more or less favorable than those available to other parties unless otherwise stated.



Directory of Service Providers

Trustee

Equity Trustees Superannuation Limited

ABN 50 055 641 757

AFSLicence No. 229757

RSELicence No. L0001458

Level 1, 575 Bourke Street
Melbourne VIC 3000

Telephone: 1300 133 472

Facsimile: (03) 8623 5200

Sub Promoter

Defence Bank Limited

ABN 57 087 651 385

AFS Licence No. 234582

Level 5, 31 Queen Street
Melbourne VIC 3000

Telephone: 1800 979 188

Facsimile: (02) 9251 3525

Email: defencebank@cubssuper.com.au

Website: www.defencebank.com.au

Administrator & Promoter

Mainstream Superannuation Services Pty Ltd

ABN 83 082 989 142

AFS Licence No. 239636

Level 3, 345 465 Victoria Ave
Chatswood NSW 2000

PO Box 541
Sydney NSW 2057

Telephone: (02) 9247 3326

Facsimile: (02) 9251 3525

Email: sydney@mainstreamgroup.com

Website: www.mainstreamgroup.com

Custodian

Equity Trustees Limited

ABN 46 004 031 298

Level 1, 575 Bourke Street
Melbourne VIC 3000

Auditor

UHY Haines Norton Chartered Accountants

ABN 85 140 758 156

Level 11, 1 York Street
Sydney NSW 2000

Insurer

TAL Life Limited

ABN 70 050 109 450

Level 8, 1 O'Connell Street
Sydney NSW 2000
GPO Box 5380
Sydney NSW 2001







Defence Bank



For Further Information

Email	defencebank@cubssuper.com.au
Website	www.defencebank.com.au
Telephone	1800 979 188
Facsimile	(02) 9251 3525
Postal Address	Defence Bank Super PO Box 541 Chatswood NSW 2057