



**Queensland**  
COUNTRY  
CREDIT UNION

# Annual Report

2015 - 2016

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# GROUP FINANCIAL HIGHLIGHTS

Net Assets **5.1% GROWTH**

2016 **\$179.2M**

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2015 **\$170.5M**

Total Assets **5.3% GROWTH**

2016 **\$1.36B**

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2015 **\$1.29B**

Gross Loan  
Balances **6.2% GROWTH**

2016 **\$1.04B**

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2015 **\$979M**

Capital Adequacy

2016 **14%**

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2015 **14.25%**

Total  
Deposits **5.6% GROWTH**

2016 **\$1.13B**

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2015 **\$1.07B**

Net Profit  
Before Tax **-38.7% GROWTH**

2016 **\$8.3M**

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2015 **\$13.6M**

# CHAIR AND CEO REPORT

## THE 2015/2016 FINANCIAL YEAR

The year ended June 30, 2016 has been a period of significant investment in and change for the Queensland Country group as we position the business for continued growth while remaining focussed on meeting the immediate needs of our Members.

Many of our Members and the communities in which they live have been impacted over the financial year by economic factors including loss of employment and reduced investment income as a result of historically low interest rates. It has been humbling to receive feedback from Members in difficult circumstances who have appreciated the assistance offered to them in times of hardship.

The Board spends considerable time in setting the strategic direction for the business, with formal reviews being conducted at least annually to ensure that our strategy is relevant, focussed and achievable. Our strategic priority in the current year has been to greatly enhance our systems capability through implementation of a new Core Banking System and development of a comprehensive Digital Strategy that will cater to our Member's needs into the future.

The preparatory work for this implementation is now largely complete, with migration scheduled for October, 2016, followed by progressive release of new digital functionality.

As highlighted in last year's report, the Board has been focussed on managing operating costs, and took a decision at that time to close branches at Glenden and Gladstone and to reduce operating hours at Collinsville and Tieri. Costs of implementing those decisions are reflected in the financial year just ended, with savings to be realised from the 2016/2017 financial year.

The investment in our technology platform has resulted in significant additional costs which have impacted 2015/2016 financial year and extending into 2016/2017 with a dedicated team of staff working on this project. We do expect to be able to achieve improved operational efficiencies with our new platform and to reduce operating costs over coming years as a positive return on our investment.

During the financial year, we have experienced increased impairment losses of \$1,178,000 (2015: \$188,000), primarily related to sales of properties in markets significantly impacted by a downturn in mining activity.

Our Health Fund continues to grow strongly, with the number of policy holders increasing during the year by 9.2% to 22,001, covering over 50,000 individuals. Contribution income increased by 11.5%, with benefits paid increasing by 14.0% during the year. Operating costs also increased and that is reflected in the Management Fee paid to the Credit Union to cover additional staffing required for the Health Fund business, which included the expansion of the dental practice and the establishment of Queensland Country Care Navigation Limited.

At January 1, 2016, the Health Fund converted to 'For-Profit' status. The industry terminology of 'For-Profit' does not reflect the way in which we operate the business. Queensland Country as a group is owned by Members and we remain focussed on delivering products and services that are valued by them. The change of status does allow us to more efficiently manage capital across the group and we intend to commence payment of dividends from the Health Fund to the Credit Union in the new financial year. The Health Fund has grown strongly in recent years, including the provision of dental and

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health management services and requires increased resources across the group to support its operations.

Our strategic plans also highlight growth targets for the Credit Union to assist in achieving an efficient and sustainable operating model. Our organic growth targets are limited by the amount of capital available to us and we are growing at close to an optimal rate. Higher rates of growth and improved operating efficiency can only be achieved through merger activity with other Mutuals, or by raising capital through alternative capital instruments, with significant regulatory and market challenges.

As a result, we were delighted to enter into discussions early in 2016, with Cairns based Credit Union ECU Australia Ltd, to consider a merger. Our discussions and Due Diligence processes have highlighted the complimentary nature of our organisations, which will provide an expanded branch network and opportunities for operational efficiencies, and we have progressed to request regulatory approval to proceed with the merger. If approved, we expect the merger to be completed early in 2017.

The Board also conducts reviews of its own performance and considers the need for Board renewal on a regular basis. As a result, there have been a number of changes in Directors since the end of the previous financial year. Firstly, Ray Southwell stepped down from the Credit Union Board in November 2015. Ray has served on the Queensland Country board since 2005, and was previously a Director of South East Community Credit Society prior to that organisation merging with Queensland Country. As a Chartered Accountant, Ray brought strong financial skill and acumen to the Board and we thank him for his contributions over the last decade. More recently, Brad Webb advised the Board of his resignation, effective

July 2016. Brad served on the Board for nine years and was instrumental in the decision to construct our new Head Office in Townsville. Brad's advice and support throughout this large project was greatly appreciated and the Board acknowledges the excellent outcome for our brand and for our staff.

At the 2015 Annual General Meeting, Members confirmed the reappointment of Bruno Cullen and Karen Read to the Board. The appointment of Patricia (Trish) O'Callaghan to the casual vacancy resulting from the retirement of Ray Southwell was also ratified at the AGM. Trish brings great energy and capacity to the Board and has already demonstrated her ability to quickly grasp the complexities of our business. With Brad Webb's resignation, given the merger discussions with ECU, a decision was taken to reduce the size of the Board from seven to six Directors. If the merger with ECU is approved, all six Queensland Country Directors will be joined by three Directors from the ECU Board, to form a new Board of nine Directors.

We acknowledge the significant contribution of all Directors to Queensland Country's progress and achievements over the financial year. They are each committed to the ideals that were instrumental in forming Queensland Country over forty five years ago, and their contributions are greatly appreciated. We also thank all Queensland Country staff for their contributions during a period of significant change and challenge. They truly have our Members as their primary focus, and believe passionately in making a difference in the work they do every day.

The period ahead will see the delivery of a number of key projects for Queensland Country. We look forward to further reporting as these projects are delivered and help us to achieve our strategic goals.

# PROFIT AND LOSS

	Group		Credit Union	
	2016 \$'000	2015 \$'000	2016 \$'000	2015 \$'000
Interest Income	58,866	63,247	57,068	61,312
Interest expense	(25,808)	(30,449)	(25,986)	(30,665)
Net interest income	33,058	32,798	31,082	30,647
Other income	104,369	95,543	27,037	24,671
Impairment loss	(1,178)	(188)	(1,178)	(188)
Operating expenses	(127,932)	(114,583)	(51,879)	(47,663)
Profit before income tax	8,317	13,570	5,062	7,467
Income tax expense	376	(2,183)	(1,316)	(2,183)
<b>Profit for the year</b>	<b>8,693</b>	<b>11,387</b>	<b>3,746</b>	<b>5,284</b>

	Group				
	2015/16	2014/15	2013/14	2012/13	2011/12
Net interest income	\$33.1m	\$32.8m	\$33.1m	\$33.3m	\$31.7m
Profit (after tax)	\$8.7m	\$11.4m	\$13.3m	\$11.2m	\$12.8m

# PROFIT AND LOSS COMMENTARY

## INTEREST MARGIN

During the year, the net interest margin was held relatively steady at 2.51% (2015 2.54%). The Reserve Bank of Australia reduced the benchmark Cash Rate by 0.25% in May 2016 to 1.75%, and announced a further reduction of 0.25% in August 2016. Funding for our lending is sourced almost totally from Members who have investment funds, rather than wholesale or international funding sources. In reviewing our interest rates, we consider the competitiveness of our products, both loans and deposits, and endeavour to ensure that we offer rates that are market competitive for all Members, regardless of whether they are investing or borrowing.

Profit before income tax reduced for the Credit Union from \$7,467,000 to \$5,062,000 as a result of decisions to invest in a number of key projects for the business. This includes closure and reduced hours to a number of branches in 2015/2016; implementation of a new Core Banking System and a range of other IT projects; proposed merger with ECU Australia. As a result, operating expenses in the years 2015/2016 and 2016/2017 are expected to be above trend before realising operational efficiencies of those decisions in future years.

## NON INTEREST INCOME

Non interest income for the Credit Union increased to \$27,037,000 from \$24,671,000. Much of this increase relates to reimbursement for costs incurred for the Health Fund, reflecting the growth in that business, but which is offset by increased operating expenses. A one-off gain of \$361,000 was recognised to reflect an increase in market value of a property held for investment purposes. These increases were partially offset by a one-off income item in the prior year relating to net gain on disposal of properties of \$1,814,000. Non Interest Income for the Group saw an increase of \$9,466,000 in Contribution Income for the Health Fund, with a corresponding increase in Benefits Paid noted below under operating expenses.

## IMPAIRMENT COST OF LOANS

Impairment costs increased significantly this year from a low in the prior year of \$188,000 to \$1,178,000 in 2015/2016. The increase in impairment primarily reflects some deterioration in property values in areas directly impacted by a downturn in mining activities. Importantly, arrears levels remain low at 0.87% (2015 0.79%).

## OPERATING EXPENSES

Operating expenses for the Credit Union, excluding impairment costs, increased from \$47,663,000 to \$51,879,000. The main components of the increase included: staff costs resulting from additional Health Fund staff (increase of \$1,864,000); increased consulting costs of \$480,000 relating to IT, Merger, Health Fund and other projects; and a full year of Head Office rental payments (increase of \$697,000). Operating expenses for the Group increased by a total of \$13,349,000, with an increase to Health Fund benefits paid of \$9,750,000 being in addition to the variances already mentioned.

# BALANCE SHEET

	Group		Credit Union	
	2016 \$'000	2015 \$'000	2016 \$'000	2015 \$'000
Cash and investments	259,960	259,409	211,281	209,967
Property, plant and equipment	36,561	37,778	5,616	7,216
Loans to Members (net of provision)	1,037,818	975,408	1,037,818	975,408
Other assets	23,735	16,566	14,417	12,497
<b>Total Assets</b>	<b>1,358,074</b>	<b>1,289,161</b>	<b>1,269,132</b>	<b>1,205,088</b>
Deposits from Members	1,125,545	1,066,187	1,137,198	1,075,399
Payable and Provisions	53,367	52,505	33,623	35,124
<b>Total Liabilities</b>	<b>1,178,912</b>	<b>1,118,692</b>	<b>1,170,821</b>	<b>1,110,523</b>
<b>Net Assets</b>	<b>179,162</b>	<b>170,469</b>	<b>98,311</b>	<b>94,565</b>

	Group				
	2015/16	2014/15	2013/14	2012/13	2011/12
Gross Loans to Members	\$1,039.7m	\$979.0m	\$1,001.5m	\$1,002.3m	\$950.5m
Deposits from Members	\$1,125.5m	\$1,066.2m	\$1,075.9m	\$1,068.8m	\$1,028.7m
Total Assets	\$1,358.1m	\$1,289.2m	\$1,287.2m	\$1,269.9m	\$1,224.0m
Net Assets	\$179.2m	\$170.5m	\$159.1m	\$145.8m	\$134.6m
Capital Adequacy	14.00%	14.25%	13.82%	13.06%	12.94%



# BALANCE SHEET COMMENTARY

**Total Assets of the Credit Union increased by 5.31% to \$1.27 billion and by 5.35% to \$1.36 billion for the Group. Loan balances grew by 6.20% to \$1.04 billion. Growth was stronger in the second half of the year following a relaunch of key products including Home Loans and Personal Loans.**

**Loans funded for the year grew strongly from \$136 million in 2014/2015 to \$197 million in 2015/2016.**

Liquidity levels have been managed within Board appetite during the year, with an average level of 16.70% and a minimum level of 13.70% of adjusted liabilities.

Funding has again been sourced primarily from Member deposits made up of fixed term deposits (41%); at-call deposits (54%); and Retirement Savings Accounts (5%). No new funding from securitisation was required during the year.

Capital Adequacy finished the year at 14.00% (2015 14.25%), following solid growth achieved during the year.

## INVESTING FOR THE FUTURE

### PUTTING MEMBERS FIRST NOW AND TOMORROW

Queensland Country are proudly an independent, customer owned organisation. Every decision we make, every product or service we introduce and every community we support is all underpinned by our commitment to helping Queenslanders achieve their goals.

We've been making a difference to Queenslanders' lives for forty-five years, since our humble beginnings as the Isa Mine Employees Credit Union in 1971. Our values remain the same, but as technology advances, it is important for us to evolve as an organisation.

That's why this financial year, in line with our 2015 - 2018 Strategic Plan, we've been planning a number of upgrades to the systems and resources that support our Members. From upgrading our Core Banking System to overhauling our digital assets including online banking and the Queensland Country group's websites we are building the foundations to improve Member experience and grow acquisitions now and into the future.

We are proud to share more information about these projects as well as some of the highlights of working with Our People in Our Communities over the past twelve months.

### OUR MEMBERS

The success and growth of both Queensland Country Credit Union and Queensland Country Health Fund over nearly fifty years clearly demonstrates that there has been and continues to be a need for a genuine alternative to banking and health insurance in our communities. Queensland Country has always focussed on service excellence and value for money and this has resonated well with our Members.

As we move into our fifth decade of operation, our goals are:

- Deliver superior personalised, genuine service when and how Members want it
- Provide Members with market competitive financial services and pride of ownership
- Provide market leading benefits and competitive premiums to Queensland Country Health Fund Members while improving their overall health and well-being.

### IMPROVING TECHNOLOGY FOR MEMBERS

We love building strong relationships with locals in our communities. Our branch staff are locals who live and work in the towns and cities alongside our Members and form genuine relationships with the people we do business with.

Over the next twelve months, we're continuing our scheduled roll out of concept branches across the Queensland Country network. Modern, flexible use spaces that encourage conversation between our team and our Members alongside everyday banking and health fund transaction functionality with local flair will continue to be the key features of future branch redevelopments. The Brisbane CBD branch is the next to be renovated in late 2016.

We also know that these days, not everyone wants to do their banking in a branch. That's why we'll be upgrading both the Queensland Country Credit Union and Queensland Country Health Fund websites and apps in coming months. Not only will our Members be able to find relevant information quicker and easier than before, but we'll also be introducing new tools and resources to help them manage their finances and health insurance their way.

## BETTER TOGETHER: INDUSTRY ASSOCIATIONS, MERGERS & ACQUISITIONS

Queensland Country Credit Union are proud Members of the Customer Owned Banking Association (COBA), the industry body supporting the independent banking sector. We work closely with COBA and share their vision to challenge the “Big Four Bank” dominance and provide “financial services with integrity” by focussing on genuine Member value and service.

In May 2016, Queensland Country Credit Union and ECU announced plans to merge. Like us, ECU began as an employee’s branch in regional Queensland in the 1970’s and we both share similar long term goals and visions. The proposed merger is outlined in detail on our website and will help grow our business while providing unprecedented benefits to Members of both organisations. If approved it is expected that the merger will take place in early 2017.

## OUR PARTNERSHIPS

**Over the past twelve years, Queensland Country has given back \$2 Million to the local communities in which we live and work.**

Not for Profit groups help form the fabric of regional communities our branches are located in and provide crucial support, recreation and lifestyle services and activities. We recognise that it can be difficult for these groups to self-fund and developed our Community Grants scheme to help them to purchase tangible items that will have an ongoing benefit to local communities, particularly those in close proximity to our Queensland Country branches.

### SIGNIFICANT PROJECTS

In 2015/16, the Queensland Country Community Grants Scheme supported 45 Not for Profit Groups and projects across remote, regional and metropolitan areas of the state. This included but is not limited to:

- Funding a “bike bank” bicycle sharing service for the Mental Illness Fellowship of North Queensland in Earlville
- Partially funding a shade structure and replacing weathered and worn post protectors at Tieri Day Care Association in Tieri
- Purchasing four handheld CB radios for the Mallow Rural Fire Brigade in Stanthorpe
- Installation of LED spot lighting at Bowen’s Big Mango so that visitors arriving or passing through the town overnight can enjoy the attraction



# OUR PARTNERSHIPS







## SUPPORTING QUEENSLAND SPORTS

Queensland Country have always believed in supporting sporting teams from grassroots to professional level. Not only does physical activity help keep people healthy, team sports offer fantastic recreation and social outlets for communities.

From supplying jerseys and equipment to supporting drinking and irrigation water projects every year, a number of local sporting organisations are recipients of Queensland Country Community Grants. On a larger scale, we have undertaken the following sponsorships to help raise brand awareness, increase our Membership base and ultimately contribute towards Queensland's sporting success:

- **North Queensland Toyota Cowboys:** At the time of going to print, the reigning premiers have secured a Top 4 spot leading into the NRL finals. Queensland Country Credit Union have worked in partnership with the Cowboys for a number of years and are recognised as the official banking partner of the team. This doesn't just raise our profile across Queensland, it also enables us to give back to our Members by providing regular draws for Members to win tickets to home games; cash prizes through our 'Bring Home the Bacon' campaign and other money can't buy experiences to not only engage with the Credit Union, but also their sporting heroes. Earlier this year we ran a "Train Like a Cowboy" competition where Credit Union Members, social media fans and staff had the opportunity to get up close and personal with the team in a training environment.
- **Townsville Fire:** Queensland Country Health Fund holds naming rights to the Townsville Fire Academy, a pathway program that helps coach and develop the future star players of the Women's National Basketball League. Players come from all over Queensland to experience coaching from the Townsville Fire and other experiential match day experiences. Townsville Fire have won back to back premierships in recent years, and three of the players on their current roster - Emma McKenzie, Ainsley Walsh and Haylee Andrews - are alumni of the Queensland Country Health Fund Academy.
- **Northern Pride:** The Far North Queensland Rugby League Club is a feeder club for the North Queensland Toyota Cowboys and post admirable results in state-wide competitions like the Intrust Super Cup. Supporting the Northern Pride reinforces Queensland Country Health Fund's commitment to the future of sports in Queensland.



## SUPPORTING QUEENSLAND'S LEADERS

It can be difficult for people in regional areas to access career development opportunities without relocating to a capital city. That's why Queensland Country has partnered with Townsville Enterprise to present Townsville North Queensland's premier leadership program. The Townsville Enterprise Emerging Leaders Program, proudly supported by Queensland Country aims to develop a pool of leaders equipped with the knowledge, skills and networks to help drive the North Queensland region forward.

In addition to supporting the north's emerging leaders, we're also proudly putting two of our own leaders – General Manager of Support Services Dylan Dixon and Queensland Country Health Fund Member Experience Manager Chloe Costanzo – through the fourteen-month program.

## OUR PEOPLE

From the boardroom to the branches, our team may be spread across the state but we are united by our passion to deliver the best service to our Members. We value putting people first, challenging ourselves, being professional but fun, participation, energy for change and personal development.

### WITH THANKS TO OUR BOARD

Queensland Country is privileged to have some of Queensland's most astute and successful business people helping to guide our organisation through serving on our board. Please join us in recognising the contribution that our directors make to the governance, growth and direction of Queensland Country.

It is with sadness and gratitude that we have seen the retirement of Mr Brad Webb and Mr Ray Southwell from the Queensland Country Board of Directors. Brad Webb is a prominent and successful Townsville businessman in his own right, and over the past decade has lent his considerable business acumen to a number of our projects - including construction of the Aitkenvale Queensland Country Centre.

Ray Southwell joined the Queensland Country Board in 2005 after our merger with the South East Community Credit Society. During his time, he has contributed significantly, including but not limited to our risk committees and the development and growth Queensland Country Health Fund.

We'd also like to welcome Patricia O'Callaghan to our team - she joined a casual vacancy on our board of directors in November 2015. Patricia is currently the Chief Executive Officer of Townsville Enterprise and prior to this spent many years working as the General Manager of the Mount Isa Chamber of Commerce. Her passion and commitment to regional development across the state puts her in great stead to help guide and grow Queensland Country.



### CELEBRATING ULLA'S FORTY YEARS

We proudly celebrate Significant Service Milestones at Queensland Country - when you calculate how long some of our team have been contributing towards better banking across the state the service years run into centuries. Earlier this year, we recognised Ulla Kokolla, our cleaner at the Mt Isa Branch who started working with us in 1976. With forty years under her belt, Ulla is officially our longest serving staff Member and we hope to enjoy her company and great work for many more years to come.

OUR PEOPLE





## QUEENSLAND COUNTRY CREDIT UNION

### SMARTBUDGET HELPING WITH THE COST OF LIVING

In today's uncertain economic climate, particularly in the regional areas we operate where wages can be subject to seasonal fluctuations, our SmartBudget bill paying service makes a real impact on making the cost of living more manageable for our Members.

### CORE BANKING SYSTEM UPDATE

We are pleased to announce that the Core Banking System Update - to replace our aging, 40+ year old system - is not only on track, but the project is progressing on time and on budget too. This project will have a large impact on both Member experience while helping us operate more efficiently.

### BEAUDESERT BRANCH'S NEW HOME

After over a decade in their William Street home, our Beaudesert Team can now be found at their newly opened retail branch within the Beaudesert Fair Shopping Centre. While sharing similarities with our existing concept retail branches in Aitkenvale and Mt Isa, you may notice some local flair in the decor - we purchased artwork from one of our Members to display in the branch. We look forward to bringing these engaging, customer-centric banking concepts to even more regions during 2016-17, starting with Brisbane's CBD branch later this year.

## QUEENSLAND COUNTRY HEALTH FUND

Queensland Country Health Fund has undergone an exciting period of change over the past twelve months. From transitioning to a for-profit business to the launch of our Care Navigation service we continue to move towards our vision of being the most valued health fund in Queensland.

### A FOR PROFIT BUSINESS MODEL

Queensland Country Health fund notified Members in late 2015 that we would be changing our status to "for profit" as of January 1, 2016. While remaining a 100% owned subsidiary of Queensland Country Credit Union and therefore ultimately belonging to our Members, this change means that we will get greater flexibility to use our strong capital position to create better products and services for our Members without some of the limitations and restrictions that our "not-for-profit" status bound us to.

### AN AMBASSADOR FOR HEALTH: LAURA GEITZ

We are thrilled that Laura Geitz has re-signed as our Brand Ambassador for another three years. Long before she was the Queensland Firebirds and Australian Netball Captain, Laura was growing up on a grain and cattle farm in the Darling Downs region of south west Queensland. Throughout her impressive sporting career, she's been passionate about holding clinics and motivating regional Queensland females to reach their potential - which is why she makes such a great brand ambassador for Queensland Country Health Fund. As the face of our brand, Laura has been instrumental in helping to grow our profile and brand awareness.





## NORTH QUEENSLAND X-RAY SERVICES ARE MOVING IN

With the announcement that North Queensland X-Ray Services (TSV) Pty Ltd will be moving into Queensland Country Centre in October 2016, we are pleased to announce that our headquarters are now fully tenanted. The new clinic will provide patients with a full range of x-ray and diagnostic services in one central location and employ 25 local staff, including a new Radiologist. The significant investment in equipment and fitout demonstrates their long term commitment to the site and providing state of the art health services to the North Queensland Community.



## QUEENSLAND COUNTRY DENTAL

Now in their second year of operation, Queensland Country Dental is a valuable benefit and a point of difference for Queensland Country Health Fund, as Members with extras cover can enjoy low or no gap preventive and diagnostic treatments.

Exclusively for Members of Queensland Country Credit Union and Queensland Country Health Fund, the practice sees an average 700 patients a month and continues to rank well in feedback surveys. In the 2016 Member Satisfaction Survey, 74% of respondents reported finding the dental practice to be a valuable part of their Membership and of those who'd used the service, more than three quarters said they were very satisfied with their experience, the highest rating available.

The team has also grown steadily and now comprises over 17 staff including 6 dentists.

We can't wait to keep sharing their successes and journey with you.

## CARE NAVIGATION

Care Navigation is a service offered to eligible Members of Queensland Country Health Fund. Launched in 2016, Care Navigation works with Health Fund Members, specifically those living with a chronic illness or a recent discharge from hospital to understand and better manage their health. Operated by experienced and registered Nurses (Care Coordinators), our team work in partnership with the Member and their existing health professionals to help identify opportunities or contacts in their local area that might help them better manage their health from in home services to local community programs, support groups and specialised health professionals.

# OUR HEALTH FUND





**Queensland**  
**COUNTRY**  
**CREDIT UNION**

Queensland Country Credit Union Limited ABN 77 087 651 027  
AFSL/Australian Credit Licence 244 533  
Queensland Country Health Fund Ltd. ABN 18 085 048 237