

# the Brighter

side of banking

# 6

ways to have  
a memorable  
(and affordable)  
Christmas



*How to*  
harness your  
financial EQ

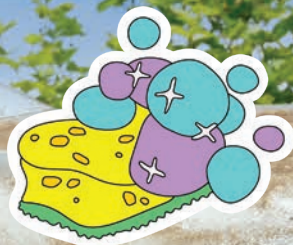
*Rural startups*  
share their tips  
for growth

*Our summer playlist*

Aussie cricket stars share how they'll be relaxing  
between the CommBank Women's Ashes matches

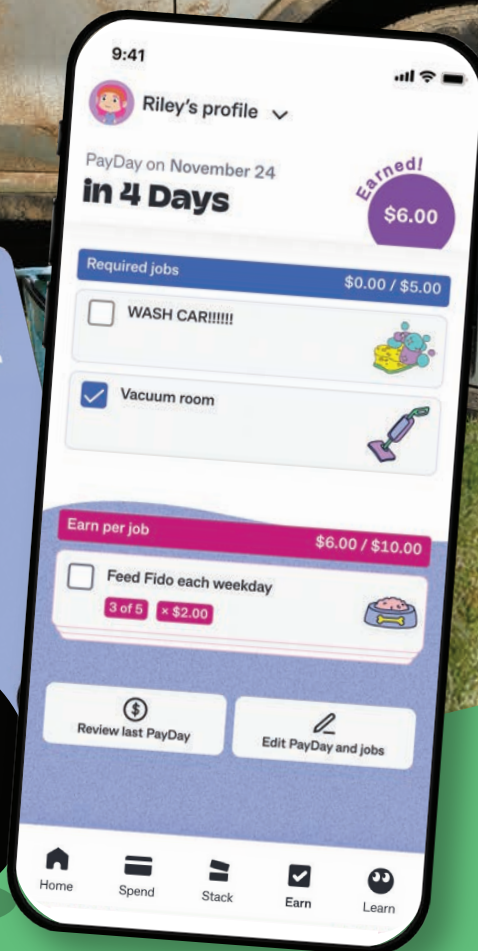
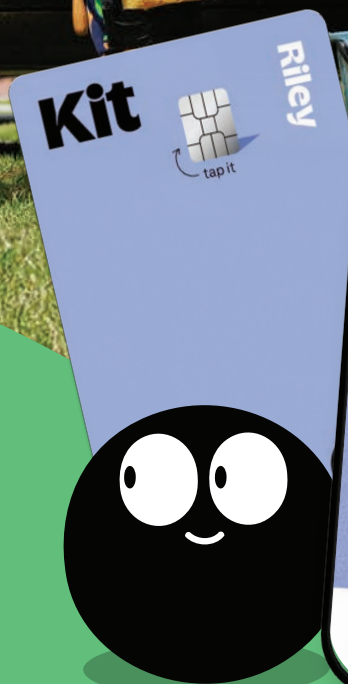






# Kit

Built by



## Pocket money lessons are life lessons.

[heykit.com.au](https://heykit.com.au)

Kit is a brand of CBA New Digital Businesses Pty Ltd ABN 38 633 072 830 trading as HEY KIT. CBA New Digital Businesses Pty Ltd is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CBA New Digital Businesses Pty Ltd has been appointed as authorised representative (001296799) of Hay Limited ABN 34 629 037 403 AFSL 515459, who is the issuer of the Kit Account and associated Kit Cards. Consider if appropriate by reading the PDS, FSG, TMD, T&Cs and other important information at [heykit.com.au](https://heykit.com.au). Fees and charges may apply.

# Contents



Photo Essay – page 14

## Know *Money matters*

- 10 **Cash Flow**  
What Matt Moran knows about money
- 12 **Spotlight**  
How three footballers found their voice
- 14 **Photo Essay**  
The McLaren Vale community that makes people want to stay
- 20 **Stay Safe**  
Protecting older Australians from scams
- 22 **Impact Report**  
Banking for remote areas

“As I got older, it became unbearable to know that I was missing all these great family events.”

TONY MITOLO



# Contents

## Save

### *Get ahead*

- 26 **Pitch Perfect**  
How cricketers relax after work
- 30 **Cheat Sheet**  
Cost considerations for pet owners
- 32 **Financial Fitness**  
How to explore your money mindset
- 36 **Spend Smart**  
Budgeting tips for the festive season
- 41 **Table Talk**  
Affordable summer entertaining ideas



 Small Business – page 46

## Grow

### *Make it count*

- 46 **Small Business**  
How regional owners remain resilient
- 50 **Home Away**  
Budget relief from house-sitting
- 52 **Fair Shares**  
A young founder's investing approach

## Dream

### *Live your best life*

- 56 **House Proud**  
Staging your home to rent or sell
- 60 **Make a Change**  
City dwellers hit the mountains
- 62 **Bucket List**  
Plan a cruising holiday that suits you
- 66 **One Last Note**  
Collette Dinnigan's meaningful buy





# DISCOVER ALL-INCLUSIVE LUXURY

*on a Uniworld River Cruise*



Culinary  
excellence



All-inclusive  
amenities



Daily selection of  
included shore excursions

— Save up to 20%\* on cruises in 2025 & 2026 —

**YOU DESERVE THE BEST IN LUXURY RIVER CRUISING.  
DON'T SETTLE FOR ANYTHING LESS.**

VISIT [UNIWORLD.COM/AU](https://uniworld.com/au) | CALL 1300 780 231 | SEE YOUR TRAVEL ADVISOR  
UNIWORLD BOUTIQUE RIVER CRUISES AUSTRALIA PTY LTD (ABN 31 149 428 348)



Scan here  
for our  
current  
offers

\*Terms and conditions apply.



# Welcome

Have you ever considered how you feel about money? I'm not sure I have. I know I'm fond of it. Would absolutely love more of it. And certainly feel worried when there's not enough of it. But my relationship with money? I'm not so sure – and it's something CommBank personal finance expert Jess Irvine encourages us all to pay more attention to.

In her lesson on financial intelligence (page 32), she sets out an exercise that's as simple as it is tricky. First, grab a pen and paper and finish the sentence "Money is...". As a hopeless optimist – which means I tend to believe everything will work out, even when the data points tell a different story – most of my answers revolve around money being something that powers adventure, balance, health, good times and maybe even freedom. Note: optimists can be quite impractical.

Next comes looking at my emotions around money. This is harder – because I like to shove down most negative feelings (another optimist trait). But if I truly examine this, money feels like a constant low-level buzz of stress. It's all a bit uncomfortable, which Jess then recommends I reframe by writing these same feelings out as positives. She says I don't even have to believe what I write – just the process of jotting them down is a step in the right direction.

The amazing thing about financial literacy is that even a little work put into learning more about it – from a reliable source – goes a long way to not only making you feel more confident but actually helping you grow what you have, too.



**Brooke Le Poer Trench**  
Content Director

## You should know...

*Brighter* magazine provides general information of an educational nature only. It does not have regard to the financial situation or needs of any reader and must not be relied upon as personal financial product advice. The views expressed by contributors are their own and don't necessarily reflect the views of CBA. As the information has been provided without considering your objectives, financial situation or needs, you should, before acting on this information, consider the relevant Product Disclosure Statement and Terms and Conditions, and whether the product is appropriate to your circumstances. You should also consider whether seeking independent professional legal, tax and financial advice is necessary. Every effort has been taken to ensure the information was correct as at the time of printing but it may be subject to change. No part of the editorial contents may be reproduced or copied in any form without the prior permission and acknowledgement of CBA.

For more information about the available products and services mentioned in this publication – including Product Disclosure Statements, Terms and Conditions, Target Market Determinations and Financial Services Guides that are currently available electronically – as well as information about interest rates and any fees and charges that may apply, go to [commbank.com.au](http://commbank.com.au).

## Editorial

Content Director **Brooke Le Poer Trench**  
Art Director **Christie Brewster**  
Chief Subeditor **Rebecca Villis**  
Content Producer **Anna Neville**  
Account Director **Samantha Zoratto**  
Junior Account Manager **Jessica Larmer-Barallon**  
Production Manager **Neridah Burke**

Head of Content, Travel & Business **Kirsten Galliot**  
Head of Design, Travel & Business **Tony Rice**

For editorial inquiries, contact:  
**brighter@mediumrarecontent.com**  
Level 1, 83 Bowman Street, Pyrmont, NSW 2009

## Advertising

Head of Sales **Steve Koutsoukos** +61 406 557 817  
Account Manager **Avalon Turner** +61 434 499 769  
For advertising inquiries, contact:  
**cbaadvertising@mediumrarecontent.com**



Managing Director **Nick Smith**  
Head of Client Partnerships **Teagan Barr**  
Head of Strategy & Client Innovation **Jo McKay**  
Head of Creative Production **Chantelle Love**  
Head of Social **Sarah Macrae**  
Head of Rare Creative **Paulette Parisi**

Cover photography: **Nigel Lough**  
Hair & Make-up: **Desiree Wise & Felicia Yong**

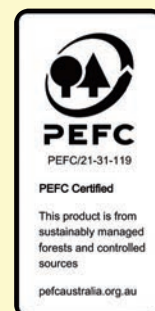
Scan this QR code to read  
the digital version of  
*Brighter* magazine or visit:  
[commbank.com.au/brighter](http://commbank.com.au/brighter)



QR codes are provided for your convenience and the location you are taken to will not ask you banking information like your NetBank Client ID, password or NetCode; or include a link to login. Always type [commbank.com.au](http://commbank.com.au) into a browser or use the CommBank app to securely access your banking. If something looks suspicious, forward it to [hoax@cba.com.au](mailto:hoax@cba.com.au) and delete it. For more information on protecting yourself online, visit [commbank.com.au/hoax](http://commbank.com.au/hoax).

*Brighter* magazine is published for  
Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL and Australian  
credit licence 234945 ("CBA") by Medium  
Rare Content Agency (ABN 83 169 879 921),  
Level 1, 83 Bowman Street, Pyrmont,  
NSW 2009. ©2023. All rights reserved.  
*Brighter* is a trademark of CBA.

This publication is printed on paper  
certified by the PEFC, which promotes  
sustainable forest management. The paper  
is sourced from sustainably managed  
forests that meet strict environmental,  
social and economic requirements.





# Where your toughest decision is beach or pool

WHERE →  
← NEXT?



HOTELS  
& HOLIDAYS

Qantas Airways Limited ABN 16 009 661 901





# Stop.

If a call, email or text seems off.

# Check.

If they are who they say they are.

# Reject.

If you're still unsure, block them immediately.

Simple steps to  
help avoid a scam.



CommBank  
Safe



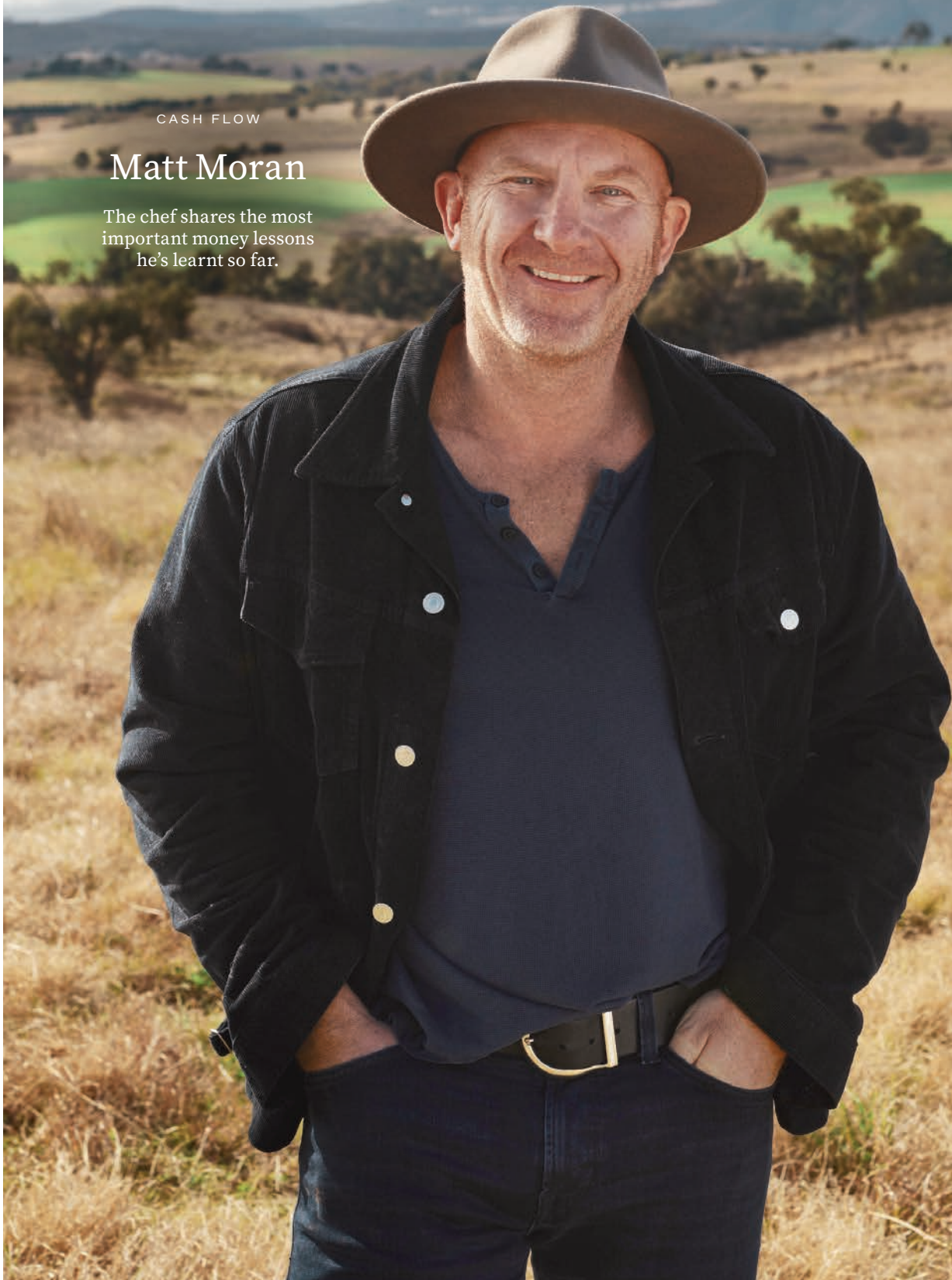
# Know

*Money matters*

CASH FLOW

**Matt Moran**

The chef shares the most important money lessons he's learnt so far.



*Cash Flow*

# What I know about money

INTERVIEW BY BROOKE LE POER TRENCH

Whether he's plating up at one of his well-known restaurants or checking on happy lambs at his farm in regional New South Wales, every day is different for Australian chef Matt Moran.

To say that Matt Moran learnt everything he knows on the tools is an understatement. He left school at 15 to be a cook and his hard work started to pay off early. By 22, Moran had bought his first restaurant. And in many ways that's when his education really began. He went from cooking dishes that delighted patrons to learning what it takes to keep the lights on. And he's the first to admit that when it comes to business, he's often relied on the wisdom of others to help him succeed. Of course, it doesn't hurt that his food has always kept people coming back for more.







**Would you call yourself a good saver?**

Growing up I was a great saver because I knew that if I wanted something, I needed to buy it for myself. When I first started working I never had time to go out and spend money – as a chef you work Friday and Saturday nights, when your friends are out spending. So that helped, of course. But yes, when I bought my first car and house, I had really concentrated and saved.

**When it comes to having money boundaries, what have you learnt?**

I've always tried not to live beyond my means. It's also really important to have something tucked away for those rainy-day emergencies or surprise expenses you may not have been expecting.

**What are your earliest memories of money?** When I was at school I used to do a paper run and wash people's cars so I could get a little bit of cash to spend.

**Is there a great piece of advice about money that has stuck with you?** I was only 22 when I opened my first restaurant and the bit of advice that I didn't get – but now give other people when they ask about starting their own business – is to surround yourself with people who know more about business than you do and learn as much as you possibly can very quickly.

**What have you tried to teach your kids about money?** To have a good work ethic but also to pursue a profession that they love rather than something that's all about money. They've watched their mother and I work really hard but also do what we love – if you can do that then everything else comes naturally.

**You certainly bring other people joy with your food but what are your guilty pleasures?** I probably have too many motorbikes – I've collected them over the years. At my farm, there are garages and even some offices full of them.

**If you weren't running restaurants, is there anything else you would be doing?** I can't imagine doing anything other than what I'm doing but I'm good with a knife – I can dissect a carcass pretty quickly. So maybe I would have made a good surgeon, although the theory would have been tough. Funnily enough, that's my son's ambition.

**Are you as precise with your finances as you are with your cooking?** I'd like to say that I am but on balance, I'd say my cooking would win every time. ♦



Spotlight

# Voice, activated

STORY BY HANNA MARTON  
PHOTOGRAPHY BY GUY BAILEY

CommBank Matildas  
Clare Hunt, Steph Catley,  
and Tameka Yallop chat  
about gut instinct, values  
and speaking up when  
something's not right.

In 2023, the CommBank Matildas changed women's sport in Australia forever. In front of a rapturous home crowd, the "Tillies" became the first Australian team to reach a senior FIFA World Cup semi-final. We became obsessed with Sam Kerr's calf and Cortnee Vine's right foot. People who'd never shown interest in football were suddenly card-carrying fans, culminating in a record-breaking turnout of almost 77,000 at a friendly match against China in June this year. And Australians signed up in droves to play football: in New South Wales alone there were 25,000 more registrations at the start of the 2024 season than the year before.

The CommBank Matildas brought an entire nation together and empowered future generations of females to be strong, play fair and lead without limits. But heroes aren't born overnight and developing confidence and agency takes time. *Brighter* asked captain Steph Catley, veteran Tameka Yallop and 2024 Olympic debutant Clare Hunt about how they learnt to advocate for themselves – both in professional sport and life.

Clare Hunt (pictured, left) went from her parents' farm to the FIFA Women's World Cup 2023, a contract with Paris Saint-Germain FC, a move to Tottenham Hotspur FC and the 2024 Olympics.

"At times in my life, I've been in situations that haven't been comfortable for me or where I don't necessarily agree with what's going on. For me, advocacy means going to work every day and putting yourself in a position where you're aligning your actions with your values. Being stable, firm and confident in what you're doing will give you the best opportunity to succeed.

This is definitely something I've been raised to believe. If you're not happy doing something or you feel uncomfortable in a certain situation, don't be afraid to express how you feel and what you need. Trust yourself. Communicating your needs and values is important."

"Only do  
things that  
align with  
your values."

CLARE HUNT

Melbourne-born defender  
Steph Catley (pictured, middle)  
debuted as a Matilda in 2012 and  
plays for Arsenal WFC in England.

"As female footballers, we often feel like we need to say 'yes' to every opportunity because we haven't always had people interested in what we're doing, like being asked to do something on camera or wear particular clothes. Now we have more of a voice and more confidence to say 'no' to things. In the past, I've said things on camera because I was asked to and I've regretted it.

I was also the kind of player who wanted to be out on the field no matter what. When I was younger and playing in America, I had some trouble after injuring my heel during





“My wife has taught me to be more assertive.”

TAMEKA YALLOP

“Now we have the confidence to say ‘no’.”

STEPH CATLEY

the World Cup. The team wanted me to play through it – and I wanted to play – but I was limping and in so much pain. One of the older girls I was living with had a few stern chats with me. She said, ‘You need to tell them your body isn’t okay.’ She taught me how to care for myself and to know when it’s too much; other people can’t understand what you’re feeling. She taught me to advocate for myself because nobody else will look after you the same way you will.”

**Versatile Brisbane Roar FC midfielder and mum Tameka Yallop (pictured, right) hails from the Gold Coast and has been to three Olympics.**

“I’m naturally easygoing, whether that works for me or against me. But my wife has taught me to be more assertive. She often says, ‘Why don’t you do your own thing here? If somebody’s talking down to you, stand up and say what you think.’ Confidence comes down to the people you surround yourself with and who complement you in areas you might not be the strongest in.

As a young footballer, you don’t always know when things shouldn’t be happening to you or that you shouldn’t be doing work for nothing in return. Sometimes it takes other people to make you aware of how you should be treated. The key is to talk to your peers; to the people standing next to you, not just those above you. Talk to the girls who are going through the same thing as you. In football – or in any team – you’re lucky that you get to go on that journey with other people.” ♦

CommBank is proud to support Football Australia’s Growing Football Fund, a community fund designed to support the coaches and players of tomorrow while also creating more opportunities for women and girls in football. Here’s how:

#### The Coaches Hub

Coaching is essential for the development and success of women and girls in football. This hub provides technical resources and training to help upskill and support coaches; professional development opportunities; and scholarships for courses to get more women and girls into coaching.

#### Community Grants

To further support opportunities for women and girls in football, community clubs and associations can apply for grants of up to \$5000 to support key initiatives for the upcoming season.

Visit [footballaustralia.com.au/growingfootballfund](http://footballaustralia.com.au/growingfootballfund) to learn about upcoming grant applications.



*Photo Essay*

# Peninsula pride



They may be living in foodie heaven but the residents of South Australia's McLaren Vale say it's the rich community spirit that nourishes and connects them.



STORY BY DILVIN YASA  
PHOTOGRAPHY BY KATE DYER

Any bon vivant will tell you there are worse things than being eternally linked to some of the world's best shiraz and grenache. It isn't so bad to have a reputation firmly cemented as one of Australia's best food destinations, either. But what do you do if you have so much more to offer than your two most commonly celebrated assets?

Located a 40-minute drive south of Adelaide/Tarntanya, where a tapestry of vineyards and cellar doors (more than 80 of them) tumble towards the rugged coastline, McLaren Vale has it all. Home to one of South Australia's most accessible wine regions – as well as 30 kilometres of spectacular beaches – visitors can cycle its trails, tackle a hike, embrace its vineyards and enjoy a slice of Italy in between, all in one day. But, what does it mean to live or work in this corner of the globe? Four McLaren Vale locals share their stories.



“I convinced my family to give me some grapes to make our first wine in 1994.”

Hailing from six generations of McLaren Vale winegrowers, Corrina Wright, director of Oliver's Taranga Vineyards, is the family's first winemaker.

“It's probably no great surprise I ended up devoting myself to the McLaren Vale wine industry; it's in my blood. Having made the move from what I call the bustling wine metropolis of Scotland in 1838, my family bought the land that Oliver's Taranga now sits on sight unseen. They were originally subsistence farmers who also planted vines; over the generations, this whittled down to growing grapes. After I convinced my family to give me some grapes to make our first wine in 1994, the wine side of the business was launched. We're about to kick off our 30th vintage celebrations.

I learnt early on that when it comes to McLaren Vale, the grass isn't greener on the other side, it's just different grass. Like all kids growing up in a rural or regional area, I went away to study, travel and live elsewhere but eventually I began to yearn

for home. It makes sense – McLaren Vale is a fantastic wine region with incredible restaurants but it's also close to the sea and only 40 minutes to the city. We have our share of problems – local taxi services can be hit and miss and it would be great to have a couple of high-end hotels here so we can host larger groups in the region.

The wine business can be tricky at times. Not only do I run Oliver's Taranga with my cousins Brioni and Sam Oliver, we have our Oliver & Press Winemakers contract processing wine business and my husband, Dan, and I also own and operate a separate vineyard as well as Swell Brewing Co., a craft beer brand. When you run four businesses, it's important to have a team who understand the cash-flow implications of what you do – particularly when it comes to red wine where you end up with capital tied up in stock that stays in barrels for years before you can see a return. Of course, when you're working for a family business, they need to be across succession planning, too. We're already seeing interest from the next generation but you never know what will happen.”



“I’m less interested in how my ventures look than I am about how the space makes people feel.”

From touring the world as a NYC-based drummer to creating a South Australian hospitality empire, Tony Mitolo has a colourful tree-change story.

“I was living in New York City when I felt the pull of home. I had spent years touring with Empire of the Sun, Sneaky Sound System and Pnau and as I got older, it became more unbearable to know that I was missing these great family events where everyone would get together and crush tomatoes or make salami. After my father and I bought a small vineyard in McLaren Vale and I spent a few solid years in New York, eating pizza and drinking wine, I had to ask myself: ‘Well, either Empire of the Sun is going to be as big as AC/DC or you’re going to wind up doing cabaret on a cruise ship. What’s it going to be?’ I returned home soon after.

Adjusting to life in McLaren Vale after New York City was interesting. I couldn’t get over how dark and star-dotted the sky was and how deafeningly quiet everything felt after years of sirens and screaming. I adjusted pretty quickly though –

I bought a woodfire oven from Naples long before we had a restaurant and within a year, my father, mate Tim Anderson and I opened Pizzateca, which is all about embracing my family’s Italian heritage and my Australian roots and delivering what I call an ‘Oztalian’ flavour to the area. Cucina Di Strada, Madre [now closed], One Sneaky Cheetah and Gelateca followed, as did Oztalia, our range of homemade produce, including chilli honey, sugo, limoncello and a range of Italian and Australian varieties of wine. I’m less interested in how my ventures look than I am about how the space makes people feel.

The McLaren Vale food scene has broadened exponentially over the past decade; we still have classic fine-dining experiences and cellar-door platters but we also have multicultural options, casual diners and restaurateurs trying to do something different. My wife, Suzanne, and I work on our businesses together and we’re thrilled to be able to contribute but with a two-year-old daughter and a baby, we never forget that behind everything we do, it’s all about family.”



As relationship executive of regional and agricultural banking at CommBank, Adam McArthur is the first to admit he has the ultimate home office.

“I grew up near the Adelaide Hills but there isn’t a day where I would say I’m tired of seeing the landscape around McLaren Vale – nor driving these roads. As relationship executive at CommBank, a significant part of my role sees me driving out from our hub in Mount Barker to visit clients – many of whom work within the wine business. I’m there to catch up on what they’re doing, discuss their business needs and, now more than ever, educate on the latest scams doing the rounds – but it’s easy putting in a hard day’s work in one of the most picturesque corners of the globe.

Local businesses haven’t had the easiest run since China shut the door to our wine markets during the COVID years. Some had to pivot to direct-to-consumer markets, others shifted focus to other overseas markets and everyone felt the impact from a tourism point of view. Fortunately, things have improved on that front but now our clients require more working capital support. We’re always on hand to assist, as is the well-

networked McLaren Vale community. Everyone seems to know one another and they’re always keen to pitch in and help their neighbours, which is wonderful to see.

Although McLaren Vale is probably most celebrated for its wineries, one of my favourite things to do – outside of visiting a winery, of course – is to hit the local beaches, especially Port Willunga, or go to an event. We have plenty of small-scale music festivals that attract high-profile artists so I always keep my eyes peeled for upcoming concerts and events. A weekend where I can do both and dine at one of the top restaurants in the area? Absolutely perfect.”

“Everyone seems to know one another and they’re always keen to pitch in and help.”






Serving the best of the region's produce is all in a day's work for Richard Bennett, market manager of Willunga Farmers Market.

"I was 15 when my father decided to buy a dairy farm in the hills around McLaren Vale. Moving here in 1974, when the area was still a country town, was a shock – probably not quite as much of a shock as working with animals, which we knew next to nothing about at the time. Dairying was hard work but we grew to love the life and over the years I've worked in various industries, including forestry and farming, raised four daughters with my wife and now we've got five grandchildren. It doesn't get much better than that.

Locals were unsure of the farmer's market when it opened in 2002 but my wife and I loved to shop there from the get-go. My journey started a few years after the market opened, when I ran a stall selling the garlic I grew with my father. But in 2017, I took on an operations role, becoming manager last year. As South Australia's largest regional weekly market, our goal is to sell fresh produce from across the Fleurieu Peninsula. The market is the heart of the community and I take great pride in working with our 80 or so growers.

  
 “Working together to overcome potential issues is what brings our community together.”

There are challenges to living off the land in McLaren Vale – climate change may mean that an unusual warm spell will see things flower earlier than they should or a cold snap will do the opposite. That said, working together to overcome potential issues is what brings our community together. We aim to have two barbecues a year when stallholders can get together in a social setting and – despite our proximity to Adelaide – we've worked to retain our agricultural roots. And the Character Preservation Act stops urban sprawl and helps us retain what's truly special about the area.” ♦





# Choose to be safer online.

This summer, get powerful layers of protection for your devices, online privacy and identity so you can browse, socialise and shop online with protection from scams and identity theft.

## Norton 360 Premium.

- |                                |   |
|--------------------------------|---|
| 🛡️ Real-time Threat Protection | 🕵️ Dark Web Monitoring <sup>§</sup>       |
| 🔒 Secure VPN                   | 👨‍👩‍👧‍👦 Parental Control <sup>‡</sup>     |
| 🔑 Password Manager             | ☁️ 100 GB PC Cloud backup <sup>1,‡‡</sup> |

+ Credit Monitoring (by redemption)



**EQUIFAX®**  
**BONUS Credit Protect**  
(12 months) via redemption<sup>3</sup> **RRP \$119.40**



**Exclusive online offer for  
Brighter Magazine readers**

Receive **\$115 off** your first year  
of Norton 360 Premium\*

**Only \$79.99**

MSRP \$194.99



Use promo: **BRIGHTERN360**  
Enter code at checkout page



**Scan to claim**

\*\$115 off for the first year of Norton 360 Premium. Renewal prices may be higher than the initial term and are subject to change.  
NortonLifeLock Australia Pty Ltd, ABN: 59 085 397 100

Available at selected retailers

**Harvey Norman**

**THE GOOD GUYS**

**officeworks**

**JB HI-FI**

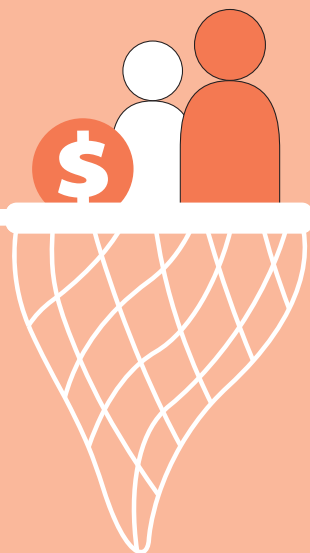
**BING LEE**

No one can prevent all cybercrime or prevent all identity theft. § Defaults to email address only. Sign in to your account to enter more information for monitoring. ‡ Parental Control features are not supported on Mac or Windows in S mode. ‡‡ Requires your device to have an Internet/data plan and be turned on. 1. Cloud Backup features are only available on Windows (excluding Windows in S mode, Windows running on ARM processor). 2. A trademark of Ziff Davis, LLC. Used under license; Reprinted with permission. © 2023 Ziff Davis, LLC. All Rights Reserved. 3. T&Cs apply. Valid with AU retail purchases of Norton 360 Platinum. Copyright © 2024 Gen Digital Inc. All rights reserved.

*Stay Safe*

# The parent trap

STORY BY JULIE LEE



Scams can be hard to spot, especially when you're not a digital native. Here's how to help protect your loved ones from becoming victims.

Your phone pings: "Hi Mum, it's me. I lost my phone. This is my new number. Can you send me some money?" You immediately think "Scam!" but your parents and grandparents may not be as quick to recognise that.

New figures released by the National Anti-Scam Centre show that older Australians lost more money to scams in 2023 than other age groups. And they were the only group that didn't see a fall in losses. "Many think it won't happen to them but scams affect people from all walks of life, regardless of background, education or occupation," says James Roberts, CommBank general manager of group fraud management services. That's all the more reason to talk to the older people in your life who might be more susceptible to online scams.

## The most common scams

Losses for those over 65 were already at almost \$40 million for the first half of 2024 and there are many reasons this group might be targeted. Research has found that older Australians are recording declining levels of cyber ability, which means they may not be as savvy as younger digital natives. "Older Australians are mostly affected by investment scams and remote access scams," says Roberts, noting that this age group is more likely to have considerable superannuation retirement savings and be actively looking to invest.

## How to spot and stop a scam

There are some telltale signs to alert older family members to scams. These include receiving a call or a social media contact out of the blue and being asked to provide personal information or your banking one-time passcode (your bank will never ask for this). You may also be asked to download software or send money to a new account.

**If you – or your parents or grandparents – are suspicious of an email, text or phone call, follow these three steps:**

### *Stop.*

Don't rush to act – scammers will generally try to create a sense of urgency but real organisations won't put you under pressure to act instantly.

### *Check.*

Ask yourself, could this message or call be fake? If you're not sure, talk to a friend or family member or contact the organisation the message claims to be from.

### *Reject.*

If you're unsure or something feels wrong, hang up on the caller, delete the email or message and block the phone number or email address and change your passwords.



These are the top five types of scams facing all Australians:

**1. Investment scams**

"Investment scams are largely online – customers will be presented with an ad on social media or when a customer searches for investment opportunities online, they'll see an ad for an investment option on a genuine website," says Roberts. "Clicking the ad takes you to a site asking for contact information and then the scammer – pretending to be an adviser, broker or bank staff member – contacts the customer to explain the 'investment' opportunity."

**2. Remote access scams**

Scammers get access to your device to gain personal details, request payment for a fake service or install ransomware. "This is done over the phone. Scammers will impersonate businesses and give customers genuine-sounding reasons to download software, which gives the scammer access to the device," says Roberts.

**3. Romance scams**

A problem on dating and social media sites, romance scams see the con artist adopt a fake online identity, build up a rapport with the victim and create the illusion of a relationship (they may even propose). Before long, they're asking for bank account details or saying they need money.

**4. Phishing**

You'll be sent a fraudulent email or text message that appears to come from a reputable source. But look closely – if you spot spelling mistakes, bad grammar or a suspicious-looking email address, they're good indications that it's actually an attempt to get hold of your personal and financial information.

**5. Payment redirection**

Scammers use fake email addresses to impersonate a legitimate business and request an upcoming payment be made into a fraudulent account. It often (but not exclusively) affects small businesses and you may think the sender is a supplier, real estate agent or a conveyancer but it's the scammer who controls the bank account.

## Tighten up security

Close security holes in your parents' and grandparents' systems by taking these important steps.



**Run software updates**

Regularly update the operating system on their devices – this makes it harder for hackers to get into the systems.



**Enable two-factor authentication**

Multi-factor authentication requires two or more forms of identity to access your system or accounts. Go to the account settings for all your online services and make sure this is activated.



**Manually check changes**

If your family member is receiving suspicious emails from institutions like banks, don't click links, call them directly. Type the website into your browser, get the bank's phone number and give them a call.

### The future is here

There's a new type of scam that uses AI technology. "Scammers are in the early stages of using AI to do things like impersonate people, such as a celebrity or a customer's family," says Roberts. "While it's not prevalent at this stage, it will likely become more common in the future."

### What the banks are doing

CommBank is constantly updating technology to stay ahead of scammers. In the last financial year, scam losses to customers halved compared with the previous year, partly thanks to the introduction of the bank's NameCheck technology. It searches the account

details you've entered when making a first-time payment – if anything looks suspicious, you'll be prompted to make further checks before proceeding. It's estimated that the technology prevented scam payments worth more than \$40 million and stopped more than \$370 million in mistaken payments in the past financial year.

### How families can help

Almost 40 per cent of older Australians say they have mixed feelings about discussing money with family or friends but when it comes to protecting people against scams, open communication is key. "Talk

to your family about scams," says Roberts. "Ask them to call you if they're unsure about a payment or if they're thinking about making a larger than normal payment, such as for a new investment."

And tell them not to click links in unsolicited text messages or emails and never enter personal information. For any investment opportunities, contact the company they're investing in directly through its legitimate website. And finally, download the CommBank Safe & Savvy guide and go through it with older relatives and talk about warning signs and what steps they can take to protect themselves. ♦

*Impact Report*

# First Nations Reach Program

STORY BY DILVIN YASA

For many First Nations peoples living in remote communities, opening a bank account and accessing their money or support are near-impossible tasks. But a new CommBank initiative is working to improve the access to banking services for remote First Nations Australians.



It's hard to understand the challenges of living in the remote reaches of our vast nation, until you hear the stories: the 69-year old community member unable to access their pension as they locked their account after failing identification questions, the 18-year-old travelling two hours each way (at \$186 a pop) to do a simple ID check at her "local" branch, the 40-year old mother unable to open an account for her children as she can't produce a birth certificate... the Elder unable to adjust the security features to prevent losses.

Someone who understands the tyranny of distance better than most is proud Bunuba woman Dianne, who calls Bungardi – a remote outstation some 400 kilometres east of Broome – home. "We like being in our community – it's safe," she says. "But sometimes we don't get service. The nearest bank branch is in Broome, which is too far and sometimes I find it hard to travel." Distance, language barriers, low literacy and limited connectivity are



*(Right) Road tripping through the Utopia Homelands; (opposite) First Nations Reach delegates Jade Tansley and Nekaya Carpenter with customers in Fitzroy Crossing.*



just some of the issues that can make everyday banking challenging for First Nations people living in remote communities, says fellow Bunuba man Eric, a Fitzroy Crossing community member. “Some of our community members don’t even have reception,” he says. “The mob tells them to go see a branch manager.” Without reception, they can’t even call to get a lift into town so there are a lot of obstacles.” Gambling, financial abuse and scams (often enabled by the candid sharing of information on social media) are some of the other common issues remote First Nations communities face.

To better serve these communities, CommBank has launched its First Nations Reach Program. It’s designed to not only improve access to banking services for Indigenous Australians in remote regions but also support the spread of information that safeguards customers’ financial wellbeing. Ultimately, it gives people like Dianne the confidence and skills to use self-serve digital banking options.

Staff from remote branches and our Indigenous Customer Assistance Line (ICAL) have been travelling to First Nations residents in Fitzroy Crossing and Queensland’s Palm Island, to offer face-to-face support across a wide range of banking needs since 2023. The teams open and reinstate accounts, resolve ID issues, lodge dispute enquiries and provide education on everything from ways to bank with us remotely to scams awareness and online gambling. “Free transport is arranged for residents from nearby communities who need help,” says Cody Milnes, First Nations Reach Program manager.

**“We’ve had great feedback about having a presence in person – especially for customers who might have challenges communicating over the phone or navigating the internet.”**

Thanks to the success of the pilot – demonstrated by the tangible results it produces for customers who have been helped – CommBank has extended the program by another 12 locations across the country in 2024. The team spends one to three days every three months within the communities to provide banking assistance. It’s a move Jim Stacey, CEO of Urupuntja Aboriginal Corporation, applauds.

“The phrase ‘please drop into our local branch’ sends me into a tailspin,” he says, “For Urupuntja homelands customers, it means a 600-kilometre return trip over some very ordinary roads. It’s why I loved the CommBank remote team’s recent visit. It facilitates everyday banking – which most Australians take for granted – for the least privileged.”

Community feedback regarding the program is positive, says Marcel Sithole,

manager of financial counselling services at Marra Worra Worra Aboriginal Corporation, which has been collaborating on the program with CommBank. “We’ve had great feedback about having a presence in person – especially for customers who might have challenges communicating over the phone or navigating the internet,” he says. “The possibilities are endless for what we can achieve together.”

Dianne says that the program’s value is already felt by the community. “It’s good that we can do our banking in the app, check our balance and all that. I found it hard before – always asking family members for help – and now I can do it on my own.”

Visit [commbank.com.au/firstnationsreach](https://commbank.com.au/firstnationsreach) to find out more about the First Nations Reach Program, including where it goes and when it will be there. ♦



## Make the most of your business savings with a Business Investment Account, now with a flexible withdrawal option.

Access greater cashflow flexibility with the option to withdraw up to 20% of your locked term deposit balance with a Flexi Business Investment Account.



Earn guaranteed returns and watch your money grow.



Choose between 3, 6, 9 and 12 month terms to suit your business needs.



Flexible withdrawal options without fees or rate adjustments.

### Q CommBank Flexi Business Investment Account

Target Market Determination available at [commbank.com.au/tmd](https://commbank.com.au/tmd)

This information has been prepared without taking into account your individual or business needs and objectives. You can view the General Information and Terms and Conditions for Business Investment Accounts, and our Financial Services Guide and should consider them before making any decision about these products and services.  
©2024 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



# Save

*Get ahead*

PITCH PERFECT

## Our summer playlist

How Australian cricketers Ash Gardner, Ellyse Perry and Phoebe Litchfield unwind off the field.



*Pitch Perfect*

# Our summer playlist

INTERVIEW BY BROOKE LE POER TRENCH  
PHOTOGRAPHY BY NIGEL LOUGH

Cricket stars Ellyse Perry, Ash Gardner and Phoebe Litchfield reveal their wind-down plans for between training sessions and match days this summer.

With the CommBank Women's Ashes against England being played from 12 January to 2 February 2025, Ellyse Perry, Ash Gardner and Phoebe Litchfield (pictured, clockwise from top left) are juggling training with the excitement of summer. We caught up with the trio to find out how they'll be soaking up the festive season – whether it's hitting the beach, seeing family or sneaking in some much-needed relaxation – while keeping their eyes firmly on the Ashes prize.



**Phoebe Litchfield plays as a left-handed batter, occasional right-arm leg break bowler and doesn't mind a day at the beach.**

**Your ultimate summer track?** Something from my childhood summers like *Walking on Sunshine* by Katrina and the Waves. Something feel-good.

**Your perfect summer day?** When we have a day off, I'll usually go to the beach early

– maybe even watch the sunrise, depending on how motivated I'm feeling – followed by a good breakfast with friends.

**In downtime, will we find you reading or streaming?** Probably bingeing a show. I recently re-watched *Ted Lasso* with a friend. It's so good!



**And when you really want to unwind after the season?**

I usually go straight home to Orange. Now that I live in Sydney, I really miss the farm. We don't have any neighbours and being able to go somewhere with all that space... there's nothing like it.

**When it comes to buying presents, what's your approach?** I'm pretty poor at it but my best presents have always been the most meaningful so I'll do photo books or calendars. We got my grandma a digital photo frame for her birthday that we can update – she loved it.

**How do you take care of yourself?** Whenever I need some self-care, I put the headphones on and go for a walk. I don't always feel like going out but once I finish, I'm so glad I made the time.

**Any summer budgeting tips?** Now that I live by myself, I do need to budget more. What I need to do is eat in more. It's easy to overspend when you're out with friends in summer.

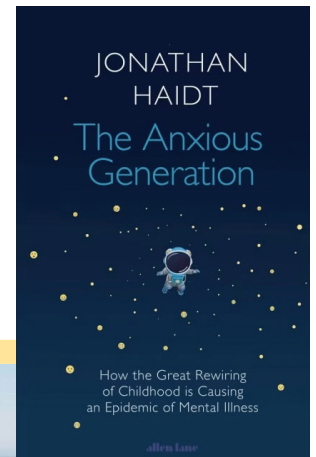
**Cricket legend and all-rounder Ellyse Perry loves eating fruit salad in summer and reading.**

**Dream summer day?** I just love being outdoors until the sun goes down, whether that's exercising or hanging out with family and friends at the beach.

**Song of the summer?** I mostly listen to sad indie songs. At the moment, I have a song called *Blue Eyes* by Jordy Maxwell on repeat – it's a tune I always associate with summer.

**At Christmas, are you a decent gift giver?** I like finding gifts for people – it's all about finding the gift you know will be 100 per cent great for that person. Years ago, I gave my parents a good coffee machine – they still love it.

*Ellyse just read:  
The Anxious  
Generation by  
Jonathan Haidt*



*Phoebe's  
perfect summer  
day: brunch by  
the beach.*

*Ellyse loves a  
fresh fruit salad.*



**In downtime, will we find you reading or streaming?** I'm a reader. I just finished *The Anxious Generation* by Jonathan Haidt. It's changed the way I use my phone.

**How do you keep your spending in check over summer?** For me, summer always feels like a cheaper time because everything is so much more minimal, whether it's clothing or simple food. And you can spend your time outdoors or at the beach, which doesn't cost much at all.

**What's your top self-care ritual?** Natural sunlight is at the top of my list. Also fresh, healthy food, like fruit, and lots of sleep.

**And at the end of the season, how do you relax?** Coming back home is always such a lovely feeling.

Ash starts her summer mornings with coffee.

Ash is looking forward to family Kris Kringle.



Ash's summer will include planning a visit to Japan.



**Ash Gardner is an all-rounder who loves summer brunching and bargain hunting.**

**Can you describe your perfect summer day?** It would be a sleep-in until about eight in the morning and then coffee and beach. I only like to stay for an hour and follow with brunch – it's my favourite meal.

**What do you do when the season is over?** Unfortunately we miss most of the summer so I love having a holiday to look forward to – I love picking a new destination every time. Next year, it's Japan.

**Favourite summer tunes?** I love the artist Baynk – I just want those great summer vibes.

**When you kick back, are you reading or watching?** When I'm on tour you might find me reading but at the moment I'm studying an MBA so I don't have time for anything else.

**With Christmas on the way, are you working on your present list?** I do think I'm a good gift giver. I love hearing that someone likes something early in the year and then surprising them with it at Christmas. But when it comes to receiving, I really want to buy my own gifts. If they insist, I think vouchers for something like a massage or a dinner are such great gifts.

**And when you buy gifts, are you a value shopper?** I am a bit of a bargain hunter – I can never resist buying something on sale at the supermarket. Maybe less so with presents.

**How do you look after yourself?** It's pretty cliché but I don't see my family as much as I would like so seeing the people that I love is one way I do that.

**Top tip for summer budgeting?** This year my family has decided to do a Kris Kringle, which will help a lot! ♦

## Summer of cricket

Don't miss supporting our cricketers by tuning in – or getting tickets – to the CommBank Women's Ashes this summer. The all-conquering Australian team will be tested by historic rival England in January and February 2025. Visit [cricket.com.au/tickets](https://cricket.com.au/tickets) to buy tickets.





# Two months free pet insurance\* is nothing to sniff at.

Apply for a new Pet Insurance policy before 31 December 2024.

Scan QR code or visit  
[commbank.com.au/petinsurance](https://commbank.com.au/petinsurance)  
to find out more

provided by  
**PetSure**

Distributed by Commonwealth Bank



\* Policy eligibility criteria, T&Cs, limits, exclusions and waiting periods apply.

Pet Insurance is issued by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and promoted and distributed by the Commonwealth Bank of Australia (CBA) during the Offer Period (Offer). Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure the product meets your needs before purchasing, or choosing to continue with the product. PDS and Target Market Determination available at <https://www.commbank.com.au/insurance/brochures-forms>.

Offer provides new customers with two months' free in their first policy year only when they purchase a Pet Insurance policy distributed by the Commonwealth Bank of Australia (CBA) during the Offer Period (Offer). If you choose to pay by monthly or fortnightly instalments, you will not be charged an instalment for the first two months of your policy, from the selected policy commencement date. The first premium will be charged on the first premium instalment of the third month of your policy. For annual payments, the two months' free will be deducted from your first policy year premium at the time of purchase.

QR codes are provided for your convenience and the location you are taken to will not ask you banking information like your Netbank Client ID, password, or Netcode. Always type [commbank.com.au](https://commbank.com.au) into a browser or use the CommBank app to securely access your banking. If something looks suspicious, forward it to [hoax@cba.com.au](mailto:hoax@cba.com.au) and delete it. For more information on protecting yourself online, visit [commbank.com.au/hoax](https://commbank.com.au/hoax)

## Cheat Sheet

# How to save on pet-care costs

Expert tips for putting a “paws” on the skyrocketing expenses of pet ownership.

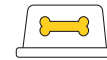
STORY BY LAURA CULBERT

Australia is a pet-loving nation with an estimated 28.7 million animals calling 6.9 million households home. But while our pets bring us great joy (and can boost our health and wellbeing, too), owning a cat or dog doesn't come cheap. At least not these days with most pets falling into the “fur babies” category of the household budget. According to a report from Animal Medicines Australia, the average annual household spend in 2022 was \$4247 for dogs and \$2718 for cats, with food and vet visits the two biggest expenses. But there are ways to reduce the cost of owning a pet without needing to sacrifice their comfort and happiness. From food to flea treatments, this is what our pets *really* need, plus expert tips for keeping expenses down.



### CREATURE COMFORTS

We all want our pets to be comfortable but is that cloud-like orthopaedic bed really worth the \$300 price tag? Generally speaking, a pet just needs a bed that's well-padded, big enough for them to sleep in a variety of positions – curled up, on their belly and stretched out – and easy to wash. There is an exception to this rule, though, says Dr Suzanne Fowler, chief science officer at RSPCA Australia. “For senior animals that may be experiencing joint sensitivities or arthritic issues, orthopaedic or memory-foam beds that they can easily get in and out of can be beneficial.”



### FOOD FOR THOUGHT

These days, there are so many options for feeding your pet, from supermarket brands and vet-endorsed dry food to bespoke subscription-based services and even cooking food yourself. The key is to balance cost with optimising your pet's health. “Pet food can be a huge expense, especially if you have a large-breed dog,” says Dr Bronwyn Oke, chief veterinarian at RSPCA Victoria. For anyone looking to buy a dog, keep this in mind: “I recommend people look at a budget for food before purchasing certain breeds – a rottweiler, for example, can be the equivalent of an adult human to feed!”

For everyone else, we have some good news: dry pet food is usually the cheapest option and experts say there's nothing wrong with a diet of quality kibble that's appropriate for your pet's life stage. “Most pets don't need wet food in their diet,” says Dr Oke. Even better: as a non-perishable item, dry



food can be bought in bulk to reduce costs. Another option is mixing cheaper kibble with more expensive wet food to make it stretch further. Just make sure you measure the food accurately as overfeeding won't just put a dent in your wallet – it can lead to conditions such as arthritis, heart disease and diabetes, resulting in even bigger vet bills.



### PREVENTION IS BETTER THAN CURE

It's no secret that vet bills can come with sticker shock. And unlike our own medical bills, there's no Medicare equivalent to subsidise them. But by staying on top of your pet's health, you can minimise vet time and keep more money in your back pocket. "Responsible care – including providing a nutritious diet, appropriate shelter and an enriched and safe environment – can help reduce the risk of injury, illness or health conditions developing and reduce the potential cost of vet care," says Dr Fowler. "Many communities also have local veterinary assistance services or pop-up clinics with reduced fees for essentials like vaccinations and desexing." And keep worming and flea treatments regular to keep your pet in peak condition and out of the vet clinic.



### INS AND OUTS OF INSURANCE

Pets have a shorter lifespan than humans, meaning they reach their senior years faster – and with old age can come chronic conditions that require treatment. Planning for this is

### Tip

Be smart with spoiling. Our pets are cherished members of our families but there's no need to go crazy with toys and accessories. If cutting costs is your aim, make sure you're spending within your means on things that will actually be used (hold on the cat lasers and doggie jacket).

essential. "As a former emergency vet, I've seen the value in it many times," says Dr Oke, noting that serious injuries or illnesses can cost tens of thousands of dollars. "None of us can predict what will happen so pet insurance is something to consider well before a pet gets sick," says Dr Fowler. Insuring your pet as early as possible can help make more claimable conditions available on your policy, as pre-existing health conditions won't be covered if they were known ahead of purchasing the policy (or occurred within the wait period).





### ROVING WITH ROVER

They say time is money and in the case of exercising your dog, finding time for a walk can save you on dog-walking services. Bigger and more energetic breeds need more than an hour of exercise a day but there are ways to fit it into your schedule. Split exercise into morning and evening walks or play a game of fetch to use up some of your pet's energy without needing to get your sneakers out. And consider how much space you have before bringing home a new furry friend – most large dogs and working breeds, such as kelpies, need a lot of exercise that they will likely struggle to get in a small apartment. A big backyard will give them space to run around between walks. ♦

## Protect your pet

For comprehensive coverage for cats and dogs, Pet Insurance distributed by CommBank, offers upwards of 70 per cent back on eligible vet bills.

### Other benefits include:

-  Choose from two levels of cover with the option to add Booster Care cover and Routine Care.
-  Get complimentary 24/7 access to VetChat online consults for trusted vet advice anytime.

Scan the QR code to find out more.



Policy T&Cs, limits, exclusions and waiting periods apply. Policies are issued by PetSure (Australia) Pty Ltd. General advice only. Consider the PDS & TMD before purchasing: <https://www.commbank.com.au/insurance/brochures-forms>

VetChat is a non-insurance product that is separate from the pet insurance product and is separately provided by VetChat Services Pty Ltd (VetChat). For the full terms of this offer, visit <http://cbainsurance.vetchat.com.au/terms-and-conditions>

QR codes are provided for your convenience and the location you are taken to will not ask you banking information like your Netbank Client ID, password, or Netcode. Visit [commbank.com.au/hoax](https://www.commbank.com.au/hoax) for more information

*Financial Fitness*

# How to harness your financial EQ



STORY BY JESS IRVINE

Understanding the psychology  
behind your spending can transform  
your money outcomes.



Most people think money is just about maths but really it's about behaviour. It's what we do on a daily basis that drives our fiscal outcomes. Do we engage regularly with our money and check our accounts or stick our heads in the sand? Do we reflect on purchases or spend mindlessly? Do we set goals or does it feel too overwhelming?

Of course, there are things that impact our personal finances that are outside our immediate control, such as the rising cost of living, a job loss or a relationship breakdown. If you need more immediate support, there are resources available to assist (see box, over the page). But in good times or bad, identifying what's driving our daily behaviours around saving and investing can be an enormously helpful step towards increasing our overall levels of financial resilience and fitness.

### Your money and your mind

Mental health is a key component of our overall wellbeing but did you know your mindset can play an important role in your financial health, too? According to Beyond Blue's financial wellbeing hub, "Financial challenges can cause significant stress, which can impact our mental health and wellbeing. Similarly, the state of our mental health can make it harder to get on top of our finances."

If you struggle with your mental health, seeking appropriate support and guidance could pay dividends for your finances, too. No matter where we are on our financial journey, we can all benefit from considering how our financial outcomes are affected – positively or negatively – by the way we think, feel and act.

### Humans are predictably irrational

In recent years, behavioural economists have looked at how people make money decisions and unearthed myriad ways in which we act on autopilot that don't serve us – or our finances – well. One of these is present bias, which is when we prefer instant gratification over a bigger, long-term gain. There's also loss aversion (when we fear losses more than we enjoy the possibility of bigger gains) and anchoring effects (where the first price we see is the one we gravitate to).

Being aware of these defaults can help us make better decisions, says CommBank chief behavioural scientist Will Mailer. "Having language around it can help us think about how we set up our financial lives in ways that might avoid those same errors. One helpful exercise is to look back at your past spending and identify what brought you the most joy and the spending you might have been able to do without. Use this as a guide to spend in ways that bring you more 'joy per dollar'."

### And how does that make you feel?

Psychologists, on the other hand, have explored the way our emotional states drive our behaviour. Fear makes us turn away from something and not engage. Curiosity, by contrast, makes us want to explore. So what drives our emotions? Our thoughts.

Basically, there's the world around us – the facts of our lives – and then there's the thoughts that we hold in our head about that world, often subconsciously. And what we think drives our emotional state, which influences our behaviour and, in turn, our financial outcomes. The popular movie franchise *Inside Out* is a good summary of what psychologists have been explaining to their clients for years now.

### How our thoughts drive our emotions

You can see how this chain of causation can play out in a negative way. If, for instance, you think money is a scary topic, that may make you feel overwhelmed, ashamed or anxious and that's going to drive money avoidance behaviours. But we can harness the chain of causation and turn it in our favour.

We can experiment with thinking of money as a powerful tool and we can use this tool to build the life we want. We can encourage the thinking that there are steps we can take to feel more in control of our finances and that nobody is inherently "bad" at money – some of us just need to learn a little bit more about it. These positive thoughts and associations are going to drive you down a better path when it comes to feeling good about your money. And when you feel good about your money, you're going to do better with it. So how can we reframe our money mindset and boost our financial EQ to not only feel better but experience more positive outcomes?

Turn page to learn more



## Time to check in...

### ✓ Identify your money thoughts

A simple exercise to get you started is to get a piece of paper and pen and write "Money is..." at the top. Then write out a list of all the sentences that come to mind. Perhaps you'll write that money is "...a source of stress in my life and my relationships". Or that money is "...something I don't understand". These are your "money thoughts" or what you think about money. Just go with the flow and try to come up with at least three.

### ✓ Identify your money emotions

Take a moment to read those sentences and notice in your body how they make you feel. Stressed? Anxious? Or, if you've unearthed positive money thoughts, do they make you feel optimistic? Curious? If you struggle to identify your emotions, it can help to look at something called a "feelings wheel", which you can find online with a quick search. Identifying any uncomfortable thoughts and emotions you have around money is the first step to reframing them.

### ✓ Experiment with a new thought

How can we reframe unhelpful thoughts and emotions about money? One way is to go through your list of money thoughts and write those sentences

out in the reverse. If your thought is: "Money is a source of stress in my life," try to flip it into a positive. For example: "If I invested time in learning about my finances, I could feel more in control." Crucially, you don't have to believe what you write – yet. You just have to go through the process of experimenting with what an opposite thought would feel like.

### ✓ Take action

Once you do have some more positive thoughts about money, it's about putting them into action. This could mean checking in with your accounts, being more mindful when you spend or engaging with financial education books or podcasts. And these are the daily behaviours that will drive good financial outcomes. It can help to make a list of positive money thoughts and stick them on the fridge or read them every so often, to keep you on track.

### ✓ Remember you can grow

The most important thing to remember when it comes to your money mindset is that everyone can improve their relationship with money. It's called having a growth mindset – a phrase coined by psychologist Carol Dweck. A growth mindset, in this context, means recognising that nobody is inherently bad

with money. It's just a skill set we all need to learn. It's about engaging with your finances and implementing small daily habits that are going to move you towards your larger financial goals.

### ✓ Seek support

That said, some financial issues and barriers are too big to overcome on our own. If you are struggling with your money, reach out for support. If your bills are overwhelming, talk directly to the hardship division of your utility or credit providers. They can discuss the possibility of repayment holidays or an altered repayment schedule with you. ♦

If you need more help managing your debts, call the free and confidential National Debt Helpline on 1800 007 007 and they can connect you with a free financial counsellor.

Mental health support is also available 24 hours a day from Beyond Blue on 1300 224 636 and Lifeline on 13 11 14.

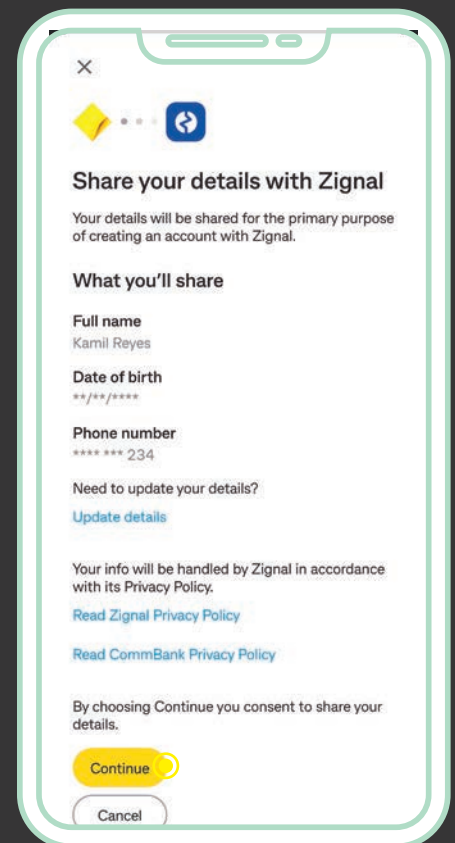
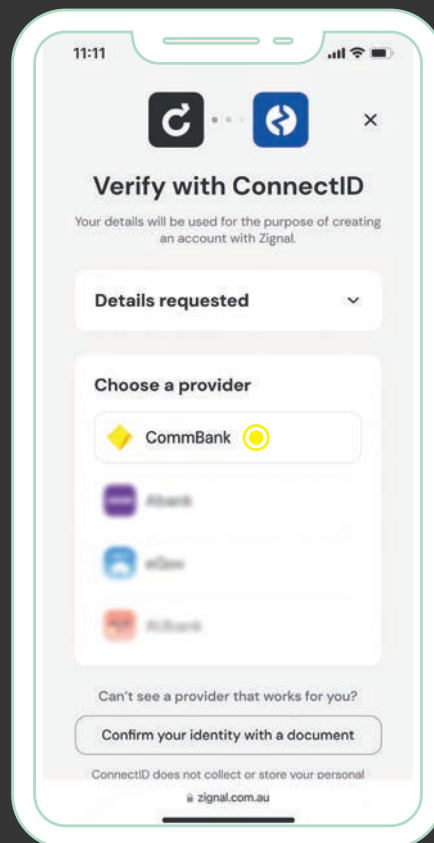
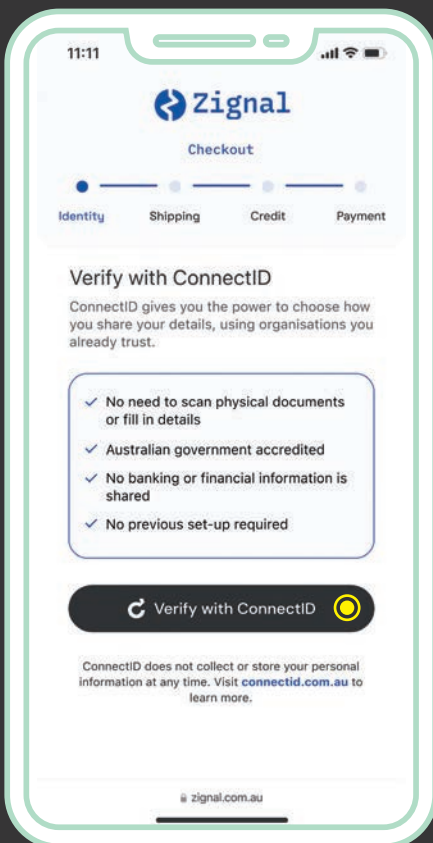


# Meet ConnectID®

Lets you use the CommBank app to prove your identity in real time, while keeping your data safe.

Simple, safe and trusted by CommBank.

connectid.com.au



*Spend Smart*

# 6 ways to have a memorable (and affordable) Christmas

STORY BY BROOKE LE POER TRENCH

Don't overextend yourself this December – try our handy tips for a cheap and cheerful festive season.

Christmas: it's the most wonderful time of the year... but it can also be the most expensive. Between all the festive gatherings, gifts you need to buy and, if you're lucky, that summer holiday you've been planning, it's no surprise if your bank balance leaves you feeling not so merry and bright. The good news is that there are plenty of ways to embrace the Christmas spirit that don't require you to be paying off a hefty credit card bill long into the new year. From DIY decorations to getting savvy with your spending, here's how to create magic on a budget.



1

## Plan your holiday budget (before your spending spikes)

*Budgeting is all about finding a system that works for you to help you be more mindful with your money. If you don't have one, now is a good time to try any number of these popular methods. Take what you like, leave what you don't and consciously create a system for managing your summer cash flow that works for you.*





## BUDGET BY "BUCKETS"

The buckets method is about setting money away in separate "buckets" (or bank accounts) for your needs, wants and savings. There's also a rule known as the 50:30:20, which says that you should pour 50 per cent of your income into one bucket for your needs, 30 per cent into another for your wants and the last 20 per cent into a bucket for savings. These percentage splits might not work for you so tinker to find out what suits your needs best.

## THE WISH-LIST METHOD

Start by making a list for the holidays with everything you'd like to buy. Then, rank the items based on importance to you. This way, you can make sure the most meaningful or necessary purchases are prioritised. As you work through the list, you'll focus on what matters and avoid overspending on lower-priority items.

## THE TRACKING TECHNIQUE

This approach is not so much about setting hard limits as it is checking to see what you are spending on. The key is to ensure your outgoing expenses align with your values and goals. At the same time, you can also track your income and resulting budget surplus or shortfall over that time.

## Budget-friendly gift planning

Set a gift budget in advance with friends and family and shop early or during sales to avoid last-minute overspending. This way, everyone stays on the same page and you can focus on finding thoughtful gifts without breaking the bank.

2

## Be clever with credit

Using credit card reward points during the holidays can be a smart way to ease budget pressure and make festive spending more manageable. Eligible CommBank credit cards offer cashbacks or reward points that can be redeemed. To maximise their value, consider using your accumulated points for Christmas gifts, travel or dining out with family.

You can also alleviate repayment pressures with CommBank's SurePay instalment plans. Eligible credit card customers can make a purchase of \$100 or more on their credit card and use SurePay to break that expense into fixed monthly instalments over three, six or 12 months – choose the timeframe that best suits you. Plus, you don't pay interest on the amount you're paying off and there's only a one-off set-up fee.

**Search CommBank SurePay to learn more.**



## 3

## Get crafty

*Some good, clean, budget-friendly fun for the whole family.*

### SNOWFLAKE WINDOW CUT-OUTS

**Materials:** Square white paper, scissors and string or tape.

**How to:** Fold the white paper diagonally in half to form a triangle, then fold again to create a smaller triangle. Depending on how intricate you want the design, you can fold again. Using scissors, cut small shapes along the edges of the folded triangle – diamonds, circles and triangles, work well. Make sure not to cut all the way across so your snowflake stays intact. Carefully unfold and tape to the window or add string and hang up on the tree.

### HAND-PRINTED REINDEER ART

**Materials:** Brown kraft paper, red pompoms, googly eyes, markers, scissors and glue.

**How to:** Trace and cut out your family members' hands on brown kraft paper to use as reindeer antlers. Glue these onto another sheet of paper and draw the reindeer's face below, using a red pompom for the nose and googly eyes for extra fun. Each family member can make their own reindeer.



### DIY SALT DOUGH ORNAMENTS

**Materials:** 1 cup flour, 1 cup salt, ½ cup water, cookie cutters, paint and string.

**How to:** Mix flour, salt and water to create a dough. Roll it out and use cookie cutters to make festive shapes like stars, trees and snowflakes and cut a small hole in the top. Bake at 90°C for 2-3 hours, let them cool, then paint them in fun Christmas colours. Tie a string at the top and hang them on the tree.

### SNOW GLOBES

**Materials:** Small Christmas figurines (like trees, Santa or reindeer), empty jars, glue, water and glitter.

**How to:** Glue your chosen figurine to the inside of the jar lid. Fill the jar with water, add a sprinkle of glitter and screw the lid back on securely. Shake the jar and watch the "snow" fall. These can then be placed around the house as beautiful decorations.



## 4

## Look out for scams

Nothing takes the glow off the summer holidays – or any time of year – like being scammed. As shopping for gifts ramps up, stay vigilant. To avoid falling victim, always shop on trusted websites, double-check any URLs you use for secure connections (look for "https") and be wary of deals that seem too good to be true. Avoid clicking on unsolicited emails or messages offering unusually large discounts, as they often lead to phishing sites. Use secure payment methods like credit cards or payment apps that offer buyer protection and monitor your statements regularly for suspicious charges. Staying cautious will protect your holiday cheer from fraud.

### Ask (politely) for a discount

Do you haggle to buy things on holiday but not at home? You could be leaving money on the table. Most brands have more wiggle room than they let on and many retailers will offer discounts in store if you simply ask: "What's the best price you can do on this?" It can feel awkward but just be polite and remember: the worst thing they can do is say no. If you don't ask, you'll never know.



## Get festive at home

5

*Decorating and getting the house ready for guests doesn't have to be expensive. With a little creativity and some thoughtful planning, you can transform your home. Vanessa Colyer Tay, head of styling at Temple & Webster – which provides CommBank Yello offers – shares her top tips.*



### MAKE THE HOUSE FEEL MAGICAL

Start with something simple yet impactful: fairy lights. "Christmas is all about that magical feeling. To capture it, hang fairy lights in unexpected spots – winding them through décor on a sideboard or draping them above your dining table." And don't forget to include a Christmas fragrance: "Just add a beautifully scented candle, reed diffuser or essential oil."

### REPURPOSE HOLIDAY DÉCOR

Don't be put off when you pull out the Christmas storage box and face a tangle of tinsel, ornaments and lights; Colyer Tay suggests focusing on colour to pull everything together. "Start with a base colour and add accents in different shades and styles. If you have a big mix of decorations, spread them around the house." And keep in mind that it's not just how the house looks but how it feels, too. "The beauty of decorating this way is that it evokes nostalgic memories of Christmases past."



### PREPARE FOR GUESTS

Simple, considerate touches will make your guests feel at home. "Give your guest a hotel-like experience – without blowing the budget – with a special welcome basket. Include fresh rolled towels, a water bottle and practical extras like a power adaptor," says Colyer Tay. "Thoughtful touches can make their stay feel special." If space is limited, it may be a good idea to invest in multifunctional furniture. "If you don't have a guest room, consider a stylish sofa bed that fits into your lounge, home office or bedroom, doubling as seating during the day."

**To see the latest homewares offers available, log onto the CommBank app and tap CBA Yello.**



### Use budgeting tools

There are many great tools out there to help you stay on top of spending over the summer. The Money plan section of the CommBank app can help you get visibility on where your money is going. You can set budget categories and track spending, as well as see a snapshot of your income and expenses. The CommBank website has a Budget Planner tool you can use, too.

6

## Take advantage of your transactions

Making money go further during the festive season doesn't have to be difficult if you take advantage of benefits from your bank. For eligible customers, the CommBank Yello recognition program is a great way to unlock savings by completing your regular transactions. By using your eligible debit or credit card, you could get access to exclusive discounts and offers at select stores, which can make holiday shopping less stressful.

If you are regularly transacting you could get access to more offers and benefits including exclusive access to events. Plus, eligible customers can rack up CommBank Award bonus points each month, which can be redeemed on a wide range of products and experiences. It's a clever way to give yourself a little breathing room.

**To find out if you're eligible, log onto the CommBank app and tap CBA Yello. ♦**

# Introducing

# MX CREATIVE CONSOLE

logitech

ABN: 21 069 691 989

Logitech Australia Computer Peripherals Pty Ltd



Enhance your creative process with responsive, backlit LCD keys and customizable tactile controls, offering precise dialpad adjustments for seamless workflow optimization.

- Streamline your creative workflow with intuitive controls
- Customizable keypad with 9 LCD keys
- Contextual dialpad to navigate & adjust parameters



Includes 3 months complimentary membership to Adobe\*

\*Offer starts on **1st October 2024**, and expires on **October 31st, 2026**. Full T&C's [logi.com/adobe-offer](https://logi.com/adobe-offer)





## Table Talk

## Good times

STORY BY JULIE LEE

Put summer entertaining back on the menu with these budget tips from chefs who know all the right corners to cut.



## Brent's tip

When it comes to feeding kids during the party season, Brent uses affordable mince in dishes he knows they'll love.

"My son, Alfie, can be super fussy but he can't go past my nachos," Brent says. "I make it with mince or shredded chicken and jam-pack it full of black beans, salsa, heaps of cheese on top and some guacamole on the side. It's a really easy one to whip up."

Warm weather means more get-togethers and from now until Christmas Day, it can be non-stop drop-ins, parties and backyard barbies. Entertaining usually means big grocery bills but the good news is there are lots of shortcuts that can help you catch up with friends without adding to financial pressures.

"Entertaining doesn't have to be expensive," says *MasterChef Australia* winner Brent Draper. "As long as you have good music and some drinks to wash it down with, that's all you really need. Entertaining is about friendship, not about the fancy food you're serving people." Silvia Colloca, TV presenter and author of *Italian Family Food*, agrees. "Good company always trumps elaborate multi-course meals."

For chef Neil Perry, the secret is using fresh, seasonal ingredients. "I very rarely entertain fussy," he says. "I just love using beautiful

produce and ingredients – that's the best eating." To prove that catering on a budget is possible, Brent, Silvia and Neil open the doors to their kitchens and share their best tips for keeping costs down and flavour high.

## Entertain from your pantry

Instead of writing a long shopping list, start with what you already have in the pantry – a few basics can be all you need for low-cost entertaining. "I always have tinned tuna, white beans, anchovies and chickpeas. They make great salads and aren't expensive," says Neil. Brent makes sure he always has chillies at the ready, too. "I've got a solid collection of Mexican dried chillies, which means at any moment I can make a quick salsa roja or salsa macha," he says. "Put that on top of some barbecued meat with fresh pico de gallo and corn tortillas and you're laughing."

## "Pasta is a lifesaver with unexpected visitors."

SILVIA COLLOCA

## Pasta pronto

Unsurprisingly, pasta is a favourite for Silvia. "Pasta is my top pick for most occasions but it's definitely a lifesaver with unexpected visitors," she says, explaining that one of her top dishes has only a couple of ingredients. "Stir-fry some chilli, garlic and olive oil then add al dente spaghetti and you have the makings of the iconic Italian dish 'aglio, olio e peperoncino' or spaghetti tossed with garlic, olive oil and chilli."



## “Summer is an amazing time in Australia to really focus on what’s seasonal.”

NEIL PERRY

### Bring a plate

One of the easiest ways to cut costs is to share the load. “Ultimate entertaining for me is a Saturday afternoon when all my mates come around and everyone brings a plate of food,” says Brent. “It’s affordable for everyone, low pressure and high vibes. It always feels a bit chaotic when the food hasn’t been curated in advance but in the end, everyone’s sitting down together and we’re making memories.”

### Keep it seasonal

“Spring and summer is an amazing time in Australia to really focus on what’s seasonal and at the height of the season, you’ll always get the best quality, flavour and price,” says Neil. “In spring, it’s asparagus and then we’ll get the summer vegetables, like zucchini and eggplant, that turn into salads really easily. As it gets closer to Christmas, I love making salads with tomato and nectarine together or prawns and mango.”

### Save money on meat

Expensive cuts of meat push entertaining costs sky-high, which is why Brent suggests using more affordable proteins. “A butterflied chicken on the barbecue is my go-to,” says Brent. “At \$10-15 per chook, you can make a quick and tasty marinade with fresh herbs, extra virgin olive oil and lemon juice. It’s always a crowd-pleaser.”

Silvia also goes for lower-cost cuts. “Forget about prime cuts of meat to roast. It can be stressful to perfectly nail the cooking time and it can break the bank,” Silvia says. “Opt for economical braising meats that you can cook in sugo for hours then serve with fresh pasta.” ♦



## Adam Liaw’s budget entertaining tips

You don’t need a lot of money to have a good time and Adam Liaw proves it with his dinner party menu for eight that includes moussaka, a fresh side salad and a delicate mille-feuille for dessert. Here are Adam’s low-cost tips.

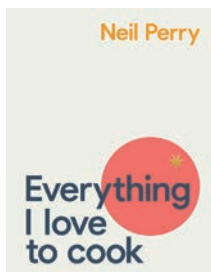
**Keep it simple** Adam’s moussaka uses budget staples like mince and tinned tomatoes and his dessert only needs a handful of ingredients.

**DIY dressing** Make your own salad dressing – using mustard, honey and olive oil – to save money.

**Substitute ingredients** Tweak your recipe to use the cheapest ingredients – Adam’s strawberry mille-feuille works just as well with mango, pineapple or raspberries.

**Search CommBank Brighter** for more recipes and money tips.

## Summer reading



**Everything I Love to Cook**  
By Neil Perry  
(Murdoch Books, RRP \$65)



**Italian Family Food**  
by Silvia Colloca,  
(Plum, RRP \$44.99)



**7 Days of Dinner**  
by Adam Liaw  
(Hardie Grant Books, RRP \$45)



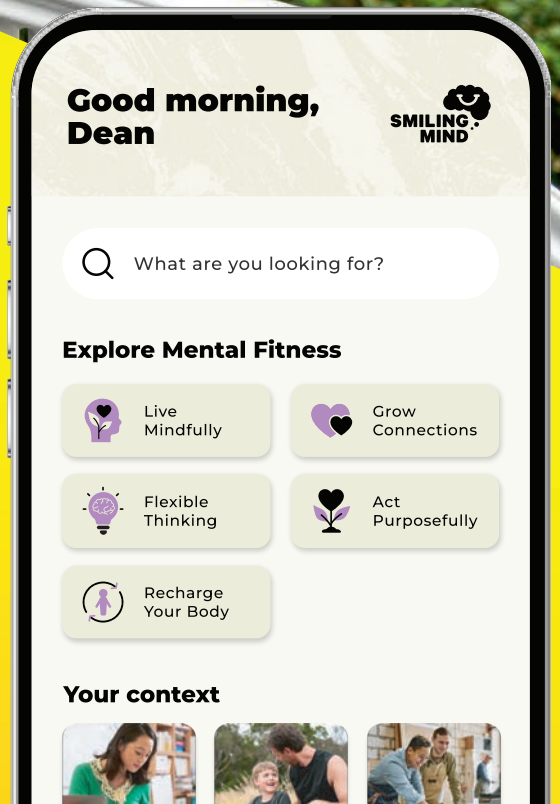


Dean Roller,  
DIY Granny Flat.  
Backed by CommBank  
since 2024.

# Give your business brain a break with Smiling Mind.

We're the backer of business.

 CommBank Small Business



# Aramex can help your business grow



**Aramex delivers e-commerce. From online store to the customer's door, we partner with leading retailers and e-tailers of all sizes. That's one of the reasons we've been trusted by over 25,000 Aussie businesses to deliver for more than 30 years.**

### **An online account that makes delivery easy**

Managing all your delivery needs in one place is seamless with aramexConnect, our self-service online delivery portal. Open a free account in under 10 minutes and start printing labels, adding funds and organising dispatch.

### **A global network with local expertise**

Enjoy the personal attention of a local Courier Franchisee and the benefits of our global logistics team. We can pick up from your door and deliver to your customers across town, around Australia and to almost every corner of the globe.

### **More than a delivery service**

We are specialists in last-mile delivery, domestic and international freight, and integrated customs clearance services. Aramex moves the world.



**Scan the QR code to set up an online aramexConnect account now.**



Visit **aramex.com.au** to find out more.

**aramex**  
delivery unlimited



# Grow

*Make it count*

SMALL BUSINESS

## Big sky thinking

Five entrepreneurs share the challenges and benefits of running their businesses in regional Australia.



*Small Business*

# Big sky

There's nothing small about these businesses and their aspirations. Thanks to their grit and ingenuity, the owners of these rural startups are weathering storms and making a difference.

STORY BY HANNA MARTON  
PHOTOGRAPHY BY VICTORIA HYNAM  
+ CHARLIE KINROSS

Running a business in regional Australia can be tough. There's the rising cost of goods and services, funding challenges and the tyranny of distance, as well as climate events such as drought and flood. But rural small business owners are a resilient lot, employing creativity, tenacity and humility to solve problems and stay afloat when life on the land gives them lemons. Which is just as well, given that almost one-third of small businesses in Australia are in regional areas. From dairy farmers to interior designers, we spoke to a diverse bunch of founders who, backed by CommBank, have grown their businesses organically and found purpose in what they do.







# thinking

“Each order just paid for the next.”

She may have never anticipated a career in fashion but Katie Hennessy is now juggling livestock and a rural clothing brand on an outback station in Queensland.

“In 2018, I was working as a vet nurse in Toowoomba when I started designing my own clothes. Back then, work shirts were heavy cotton but when you work in 45-degree heat, you want light and breathable clothes. I wanted affordable, quality blouses that were different to what everyone else was wearing.

Friends and family would say, ‘Oh, that’s nice, can I buy one?’ And orders slowly got bigger. The online business grew from there. I called it Black Colt after a horse I owned named Truce.

Three years ago, I met my partner, Drew, and moved to his family’s 60,000-acre station. We’re about 100 kilometres south of Cunnamulla in Queensland and run merino sheep as well as some cattle and goats. We also have several horses, six kelpies and a Jack Russell that keeps me company at trade shows. Moving to the station was scary because I was leaving a full-time job but putting time and energy into my side hustle has given so much back to me. Black Colt now has men’s and kids’ ranges.

I launched the business with my savings and early on, each order just paid for the next. Eventually, I sought finance to scale up and called into CommBank, because it was the closest branch. Within a week I had a loan.

Fashion was always in the back of my mind. I loved putting outfits together for the races but never really considered a career in the industry. I was just winging it. I still am some days!”

### *Katie’s tips:*

+ **Learn from your failures.** Don’t beat yourself up; look for ways to improve.

+ **Set up different bank accounts.** It makes business much easier, especially when it comes to paying your business activity statement at the end of the quarter.

+ **Stay true to your clientele.** I tried to sell apparel that wasn’t very “rural” and struggled to move that stock. Give your market what it wants.



“We want to revitalise country towns.”

### *Mike and Mandy's tips:*

**+ Incorporate eco-friendly practices.** More than ever, consumers want to get behind businesses that care about sustainability and their impact.

**+ Embrace word of mouth.** You can do as much marketing as you want but referrals are your best friend.

**+ Don't hide your cards.** Business isn't a poker game. You're there to facilitate and complete a project so discuss the problems and fees openly.

Community is everything to Mandy and Mike Hartnig who, after decades spent refurbishing five-star resorts, travelling the globe and raising three kids, opened interior design and retail business, The Living Space, in Orange and Blackheath, New South Wales.

**Mandy:** “Interior design is a big part of what we do at The Living Space, as well as stocking products. Whether it's plumbers, builders or other tradespeople, we have a great network of trades. We support Australian brands where we can – this has always been a key passion, even when we were doing large-scale hotel and resort fit-outs for brands like Peppers and Meriton.

We're planning to franchise our business and are testing the market now. Most people looking for a franchise want a cookie-cutter or plug-and-play situation but for us, connecting to the community is a big focus. Our Orange store has a coffee shop, which brings people in and allows them to connect

with others. We run workshops, such as upholstery and cooking, which supports local trades, too. If someone new to the area comes into the store, we'll introduce them to everything and everyone. The Living Space is a gateway to the community and a way to help revitalise country towns.”

**Mike:** “We've always lived in rural areas, even when we lived in England. When we were doing big hotel projects, we lived in Carcoar in Central West NSW, population 300. No two resorts are going to be built in the same town so it didn't matter where we lived, we always needed to travel for work. I'd put a notice in the Carcoar pub stating the

number of men and women I needed for a three-month project. They'd turn up with utes and dogs and god knows what else and off we'd go.

We're all about educating and empowering people. It's all well and good to sell house paint to a customer but we want to teach them how to paint. We've been in Blackheath for 13 years and we don't ever try to 'sell' to anyone. We'll happily give them advice, which costs us nothing, and they come back. Our philosophy is: a life is wasted if you don't pass on something learnt. We're not in business to become gazillionaires and if we can help someone move up in life and do something for themselves, we've won.”



Steve Ronalds and Sallie Jones created Gippsland Jersey in Victoria, after financial hardship and tragedy upended their worlds.

**Steve:** “We started Gippsland Jersey with my dairy farm and as we’ve grown, other farmers have supplied milk. A tanker goes to farms, consolidates the milk and takes it to the factory to be processed. Then it goes out to shops.

In 2016, a couple of big dairy co-ops dropped their milk prices overnight in the middle of the financial year, saying they’d been overpaying for months. It hurt the industry. The only positive was that the Australian Competition and Consumer Commission has ensured it won’t happen again – minimum prices are now set for each financial year.

When we started the business, we didn’t have money or a credit rating so we crowd-funded and then financed an old refrigerator van, which gave us a credit rating. Then we built our factory. Now, bank managers put themselves on the line for us because they believe in what we’re about.”

**Sallie:** “Steve and I didn’t know each other well when we went into business but three months after we first talked about it, we had milk in a bottle.

After 2016, we needed to bring some positivity back to the industry. The pressure was so high that a few dairy farmers had taken their own lives, including my dad. He worked 18 hours a day and nothing could keep him down but his world started crashing.

Steve wanted to control milk prices and I was full of grief and wanted to honour Dad. He’d built a dairy factory in the ’80s but by 2016, it was run-down. Steve spent a year reviving the factory and we’ve been there six years now. We’re about to buy a cheese factory with the support of CommBank, which will double our business.

Our business has three pillars: pay farmers a fair price; build social change around mental health; and promote kindness. Each year I publish a calendar with farmers’ stories and people have told me they were brave enough to seek mental health support after reading the stories. It gives me goosebumps.” ♦

### *Steve and Sallie’s tips:*

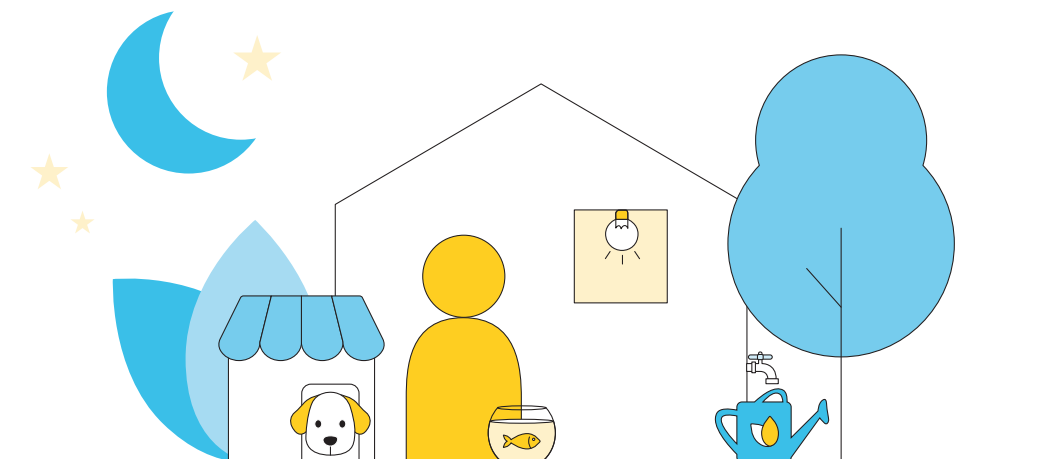
- + **Don’t go it alone.** Share the load with a business partner who understands deeply what’s going on and can prop you up when you’re feeling down.
- + **Use a CRM from day one.** Get customer relationship management (CRM) software. They work for a while but Excel spreadsheets and notepads won’t cut it forever.
- + **Be authentic.** Know who you are, identify the “why” in what you’re doing and stick to your values.



### Reaching customers

One of the toughest hurdles for regional small businesses is getting their products to customers across the country without delays. Working with Aramex ([aramex.com.au](http://aramex.com.au)) gives businesses a reliable courier service that runs on a set schedule and provides real-time tracking to ensure customers know when their purchase will arrive.

## Home Away



# Home on loan

STORY BY BEK DAY

From grey nomads to young professionals, more people are bouncing rent-free between strangers' homes and house-sitting is providing welcome relief to their budgets.

Ten years ago, if you'd told Northern Rivers, NSW, grandmother Carmel Warnock that she'd be happily storing all her worldly possessions, renting out her house in the bucolic enclave of Alstonville and moving into a friend's Lismore home to house-sit for the next six months, she'd never have believed you. "I used to be obsessed with stability," admits the office manager, "and the idea of putting down roots." But after the breakdown of a 35-year marriage eight years ago, along with the arrival of grandchildren and a desire to spend more time with them, Carmel has found herself looking at things differently.

### Fresh start

For older women who may not have the savings or income to create a financially stable life while the cost of living is so high, Carmel says that house-sitting is an attractive option. For people who have spent years out of the workforce raising children or have little superannuation to show for their working years, being on your own after 55 can be financially daunting.

"After my marriage ended, I bought a house and had a mortgage," she says. "The bank loaned me the money over 25 years because I had superannuation and that was my exit plan. If I couldn't meet the repayments or if I got to pension age and still had a mortgage, I had enough super to pay out the loan and then the pension would carry me through to old age."



### Getting ahead

As she creeps toward retirement, Carmel uses long-stay house-sitting appointments as an opportunity to rent out her own house and top up her mortgage, something that also allows her to contribute extra money towards her super. “The thought of living on the pension alone doesn’t thrill me so growing my superannuation is important.”

Over the past few years, she’s been able to spend a period of time living in her daughter’s granny flat using a secondment from her workplace and has completed a stint of six months looking after a friend’s house. Now, Carmel’s on the move again. “I’m about to do a house-sit for 18 months. My friend, who lives and works abroad for nine months of the year, doesn’t want to let her house out and store her furniture so house-sitting is good for her, too. She doesn’t have to continually move her furniture and has a trusted friend to look after her garden and tend to maintenance as required.”

### Mission control

For others, house-sitting appointments can be a low-cost way to travel and explore new places, something Canadian expat Jada Foreman and her partner, Griffin, have discovered since spending a year travelling around Australia. “For the next month, we’re house- and dog-sitting in Tugun on the Gold Coast,” says Jada. “It’s been such a great way to get to know a neighbourhood we never would have had access to otherwise. We’ve had time to find our favourite walking spot, best coffee place, favourite swimming location – it lets you travel a bit more like a local, with the added bonus of dogs!”

The pair have taken other short-term pet-sitting appointments since their arrival in Australia and say it’s allowed their travel budget to stretch further than it would have. “If you’re willing to be a little bit flexible about where you go, it’s such a great way to travel cheaply,” says Jada, who stays with family in Queensland between house-sits. As for Carmel, being willing to flex on living in her own home all the time has made it possible to set financial goals. “I get to save more, while knowing my house is leased at a good rate and that the income is either going straight off my mortgage or into my super fund. Who knows, I may even be able to retire before pension age!” ♦

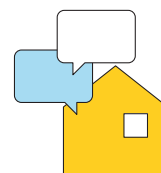
### Quick tips

If Carmel got you thinking, why not assess your readiness for retirement.

1. Check your balance. Most super funds have online portals where you can see how your money is being invested.
2. Once you know your balance, head over to the MoneySmart Retirement Planner and check the retirement income you are on course to receive.
3. If you have a few super accounts, consider consolidating. Just be sure to compare the costs, fees, risks and benefits of each of your super funds. Plus, consider whether you can replace any insurance cover you may lose, potential costs for withdrawing, as well as any investment or tax implications.

### How to enjoy house-sitting

To set yourself up for success, websites that connect house-sitters with homes that need looking after add a layer of security to the arrangement. TrustedHousesitters ([trustedhousesitters.com](https://www.trustedhousesitters.com)), Mind-a-home ([mindahome.com.au](https://www.mindahome.com.au)) and Aussie Housesitters ([aussiehousesitters.com.au](https://www.aussiehousesitters.com.au)) are excellent places to start. Then, follow these simple tips.



- 1 **Set clear expectations**  
Discuss things like pet care, plant watering, handling mail and hosting.

- 2 **Consider security**  
Get across home security, such as alarm systems or specific lock codes.

- 3 **Get phone numbers**  
You’ll need contacts for the homeowner, a nearby friend or relative and any service providers.

## Fair Shares

# Playing the field

INTERVIEW BY BROOKE LE POER TRENCH

Simran Kaur, the founder of Girls That Invest, blends her passion for education with a desire for financial independence. She focuses on passive investing with a diverse portfolio. Here's how.

### When did you start investing?

At the start of my university degree I realised that investing was something I could do. I didn't take it seriously until the end of my degree when I was scared about what I was going to do with "all this money" that I was going to make in my first big-girl job. I thought I needed to learn how to invest properly and to learn it fast.

**What are you investing for?** I want to invest so that I can retire early. My current investment portfolio covers the costs of all my basic expenses so in a way I could retire and live a very frugal life. I'm investing so that I can have choice. I'm investing so I can choose to work, rather than needing to work. So I can go on holidays and spend more time with my friends and family. I'd also like to have a child one day – and nothing brings me more joy than knowing that by investing now, I'm giving myself the gift of time in the future.

### What's your approach to investing?

I believe in boring investing. Studies point to the same conclusion: passive investing works. I put about 90 per cent of my portfolio in boring indices [see

box, opposite]. I also invest five to 10 per cent of my portfolio in individual shares and trickle in some venture capital investing as well.

**What shares are you watching and why?** I try not to watch too many shares. I believe in companies that have longevity and stickiness – as in, their product is something that their customers come back to, time and time again.

**Biggest investing win?** My best performing share was Tesla during the pandemic – the shares rose 300-400 per cent and helped me put down the first deposit for my house!

**Biggest investing loss?** I invested in Rivian [a Chinese EV company] out of pure speculation after my Tesla shares did well. I think beginners' luck played a part, as my Rivian shares dropped more than 80 per cent. Thankfully I had only invested a few hundred dollars but it was a costly mistake.

**What makes you feel confident?** I feel super confident when I feel like I fully grasp a concept. I love learning

### Simran's favourite types of funds to invest in

I have two – a US-based index fund and an emerging-market index fund. The US fund is a little bit like the popular person at school who all the cool kids sit with – it includes hundreds of US companies that are household names.

The emerging market fund, on the other hand, is the new kid. They come from other countries and while it might seem risky to befriend them since you don't know much about them, you end up positively surprised because they open you up to new cultures and ideas or, in this fund's case, companies in emerging markets like Taiwan or India.







and every time I learn something new that I didn't think I would be able to understand, I feel positive about it.

**What worries you?** It's completely irrational but I worry about all my money one day going "poof". It's not based on logic but when you don't come from money it's easy to see how people have lost their livelihoods and have had to start over. I try to mitigate these risks by having investments in tune with my risk tolerance.

**What learnings can you share with someone just starting out?** You can start investing with \$50, you can start with \$100. You don't need \$1000 and you don't need 20 hours a week in front of a desktop monitor to find good investments. Research shows that low and steady investing in broad-market funds is a great way to start.

Visit [commbank.com.au/brighter/girls-that-invest](http://commbank.com.au/brighter/girls-that-invest) to read more from *Girls That Invest*. ♦



## Quick explainer

### INDEX FUND

A basket of stocks or bonds – called ETFs or managed funds – that mirror a market index, such as the S&P 500, letting you invest in the whole market with just one product.

### INDICES

Lists that track the overall performance of a particular group of stocks or other investments. It's like a snapshot of how the market as a whole is doing.

### VENTURE CAPITAL INVESTING

When investors, often through specialised firms, put money into promising startups or young companies with the hope of earning big returns.

## 4 steps to becoming a better investor

**1 Listen to an investing podcast**  
There are plenty out there, including Simran Kaur's *Girls That Invest*, *Equity Mates Investing*, and *CommSec Invest: The Share Market Simplified*, hosted by Jamila Rizvi.

**2 Check out the CommSec Learn website**  
Whether you're just starting your investment journey or looking to brush up on your skills, CommSec Learn will help build your investment knowledge for free.

**3 Invest within the CommBank app**  
Visit the investing section of your CommBank app to trade Australian shares and ETFs. With CommSec Pocket, you can invest in ETFs with as little as \$50.

**4 Log in to your super fund**  
Once you know how to access your accounts online, check your balance and make sure you're comfortable with the investment strategy and how it's performing.

Investing is risky. It's possible you'll lose your money. Consider if appropriate for you.

Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia.

we can we can we can



# Be recognised for banking with us.

Get access to cashbacks, discounts and prize draws.

 **CommBank Yello**

Ongoing eligibility conditions apply, offers may vary between customers, activation and spend may be required. Offer T&Cs in the CommBank app. Commonwealth Bank of Australia ABN 48 123 123 124 ASFL and Australian credit licence 234945.



A bright, modern living room with a white sofa, wooden coffee table, and large windows. The room features a high ceiling with exposed wooden beams and a large skylight. The sofa is adorned with several pillows in shades of green, beige, and white. A wooden coffee table holds a stack of books, a small green pumpkin, and a vase of white flowers. In the background, a kitchen area with white cabinets and a gold faucet is visible. Large windows on the right side of the room offer a view of a lush garden.

# Dream

*Live your best life*

HOUSE PROUD

## Dressed for success

Experts share their tips for  
getting maximum value when  
you sell or rent a property.



*House Proud*

# Dressed for success

STORY BY SUE WHEELER

When you're selling or renting out a property, presentation is key. Make a good first impression (and more money) with these expert styling tips.

Staging properties for sale is becoming more popular, thanks to a track record of enticing more buyers and a premium price. "I think it's vital," says Daniel Cachia, partner at Sydney's PPD Real Estate. "Presentation sells homes. A styled house attracts more potential buyers and an increase in value up to 12 per cent." You want to let people imagine themselves living in a home – cluttered rooms, impractical furniture and interiors that reflect a specific personal style are stumbling blocks to achieving that. "If buyers can't picture themselves in a home, they don't connect with it," he says. Adds Lois Buckett, founder of Lois Buckett Real Estate in Lennox Head on the NSW North Coast: "Watching property TV shows has made buyers savvier and more critical and they use negative feedback to negotiate on price."

Rentals are usually leased unfurnished, says Justine Wilson, founder of Vault Interiors in Sydney, "Styling a holiday home or rental property will add value and help you stand out." Whether you're selling or leasing, follow these expert tips to brush up your presentation skills.

## 1 Clear the clutter

Think "less is more" if you want to show your home at its best. "At the very least it should be neat, tidy and relatable so a declutter is top of the to-do list," says Cachia. Start with shelves, paperwork and any messy "overspill" areas. Culling decorative items also makes a home feel more streamlined. Cachia's top tip? "Free up as much floor space as you can."

## 2 Depersonalise your home

A wedding photo may spark joy for you but this Marie Kondo litmus test is out the door when selling a home. "Removing photos, along with your snow-globe collection, kid's names on doors and the dog's bed is a basic requirement," says Wilson. "Seeing personal property makes people feel like visitors in the home." Ideally, anything stopping people from falling in love with your home (and paying a premium) is taken out of the equation.


## Make a plan

"People hugely underestimate the time it takes to prepare a house for sale – to the point that it can stop them from progressing. They either don't have the tradespeople or get overwhelmed and don't know where to start," says Cachia. "Preparation is key and a good enough agent can help manage this and have tradies on hand."



Photography: Villa Styling. Interior styling: Louise Roche





Add flowers  
for a fresh  
feel.

Open  
shutters,  
curtains and  
windows.

Declutter  
and  
depersonalise  
spaces.

### 3 *Clean up*

Whether you're renting or selling, Wilson suggests investing in a deep clean. "It's important to have a fresh, neat home. Steam clean rugs, carpets and any grubby furniture and consider repolishing floorboards and cleaning grout if you need to and have the budget." Remove odours by airing your home and resolving any damp issues.

### *Stress relief*

Make the process of buying and selling simpler with Home-in ([home-in.com.au](http://home-in.com.au)), a digital concierge that connects you with lenders, pest inspectors and vetted conveyancers that will handle your settlement with care and expertise. Plus, get real-time alerts and activity tracking to help you settle on time.

## 4 *Focus on furniture*

Your favourite armchairs are comfortable but do they make the space feel small and impractical? One reason professionals rearrange or replace furniture is to improve space and flow. "It's about how 30 people can easily walk through the room and what gives the impression of a functional space," says Wilson. "People generally need to reduce the furniture they have. When we do a 'partial style' we talk to vendors about taking furniture away and storing it to make the room less crowded. Typically, they leave things that make the home work for them, such as the extra dresser, bookshelf or desk in a bedroom, but these only clutter the space and tell buyers there's not enough storage in the home."

## 5 *Let there be light*

"Lots of people buy a house based on light levels and how it makes them feel so you need to increase both natural and artificial light," says Wilson. "Open blinds, curtains and windows, bring in lamps, make sure all light bulbs work and add mirrors to bounce light around a room." Soft-hued furniture, sofas and rugs create a brighter interior so consider swapping these out or adding pale cushions to a dark sofa for a quick fix.

## 6 *Press refresh*

If sugar soap won't do the trick, a pristine coat of paint could be the "ta-da" you need. "Paint can transform the look of a home, inside and out," says Cachia. "The painting required depends on the condition of the property – it might need a bigger cosmetic renovation or just a touch up in some areas. It's important to eliminate issues that might become a question for the buyer. Peeling paint on the ceiling, for example, might just be old but buyers get sceptical when they spot something on the roof that looks like it could be a leak or damp, even if it's not."

## 7 Improve street appeal

An attractive exterior and garden means more people visiting. “We manage holiday rentals so use professional cleaners and landscapers but there’s so much you can do yourself,” says Buckett. “Pressure-blasting hard surfaces, mowing the lawn, creating neat edges and generally tidying up makes a big difference. A couple of beautiful large plants in pots at the front door looks inviting and lifts a lacklustre entrance.”

### Sell stuff you own

Turn your household clutter into cash by listing it on sites like Gumtree or Facebook Marketplace. Remember to be wary of scammers and don’t give out your personal details. To learn more about buying and selling scams, visit the CommBank Safe website.

### Call in the pros

#### Why:

“The goal of professional styling is to maximise your property’s potential value,” says Wilson, adding that the benefits begin with the quality of images in the listing. “A stylist knows how to help buyers visualise the function and layout of the home and target the right demographic. And designer furniture raises perceived value as it’s aspirational.”

#### How:

If you’re willing to pay, a professional saves time and stress. The choice is a complete or partial style, which means using what’s there plus removing and swapping out furniture and décor items. Stylists will often arrange removal and storage.

#### Cost:

It depends on the size of your home but Wilson says the average cost is \$3000 to \$6000 for an eight-week hiring period. A really big home is closer to \$10,000. There are often “pay later” options available, including post-settlement.



### A mistake to avoid...

#### Showing an empty house

If you’re selling, a property is best shown furnished. “The presentation sells hopes and dreams. When a buyer enters a vacant property, it’s echoey and soulless, they can’t easily see how a king-sized bed will fit or how the spaces work,” says Cachia.

## 8 Shift into neutral

Generally, pared-back and less esoteric décor appeals to a larger pool of buyers. “Neutral finishes on walls, floors and key furniture pieces make things look light, simple and have wide appeal,” says Wilson. “Consider repainting a bright feature wall white, beige or grey. Add colour and texture through accessories and art but avoid a very particular style as it may not be to the potential buyer’s taste. Leave some character but swap or remove anything that’s too taste specific.” Simplifying an overly personal bedroom doesn’t need to be costly: “Keep it as neutral as possible, with two matching bedside tables, a crisp white doona cover and stylish cushions,” says Cachia. ♦





# Simplify Your Home Buying Journey

Buying a property can be one of life's most exciting yet stressful experiences, especially with all the details to manage. To help ease the process and keep things on track, here are four essential tips to ensure everything goes as smoothly as possible.

## Tip 1

### Choose an experienced conveyancer

They'll guide you through the important steps and make sure the contract of sale is thoroughly checked. Plus, they can help negotiate terms, like sorting out any unapproved building works and spotting hidden risks before they become your problem.

## Tip 2

### Get professional property and pest inspections

These are a must before making an offer on a property to uncover things like structural issues, water damage or even dreaded black mould. And here's a tip: on a walk-through, look out for freshly painted walls – they might be hiding something worse underneath.

## Tip 3

### Organise your financing early

Make sure you're all set with your financing well ahead of time – it'll save future you from stress. Work with your lender to have everything sorted before settlement so you're not scrambling at the last minute. And don't forget to stay on top of those legal checks (like title searches) to avoid delays or surprises.

## Tip 4

### Do a final inspection before settlement

One last walk-through of the property is a must. Check everything to make sure it's in good shape and exactly as agreed. This way, you won't be hit with any unexpected repairs or issues after settlement, and you can take it easy knowing that your new place is all set.

Home-in provides conveyancing services across Australia, settling over \$6B in homes<sup>1</sup> since 2020.



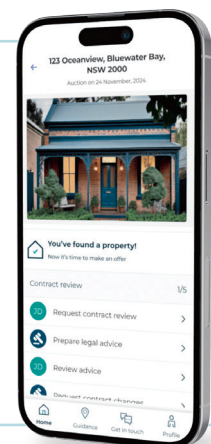
Conveyancers and lawyers with years of experience and local expertise.



Award-winning<sup>2</sup> app built by CommBank with digital ID verification, chat and more.



Discounted conveyancing<sup>3</sup> with Home-in when you settle your CommBank loan.



Home-in is a brand of CBA New Digital Businesses Pty Ltd ABN 38 633 072 830 trading as Home-in Digital. CBA New Digital Businesses Pty Ltd is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. CBA New Digital Businesses Pty Ltd is not an Authorised Deposit-taking Institution for the purposes of the Banking Act 1959 and its obligations do not represent deposits or other liabilities of Commonwealth Bank of Australia.

<sup>1</sup> Property value of homes settled with Home-in since public launch in November 2020 to 30 June 2024. <sup>2</sup> We Money - Property Innovation of the Year Award (2024), Customer Service Excellence Award - Customer Service Organization of the Year: Small (2023), Finder Innovation Awards - Best Online Customer Service Innovation (2023). <sup>3</sup> CommBank Exclusive Offer: You're eligible for the offer if you 1) Settle on a property with a CommBank home loan, and 2) Use the in-app legal services provided through Home-in. This offer is only available through CommBank's proprietary channels, it is not available to customers that originate through a broker channel. To secure the offer you will need to engage the services of Home-in's partner law firm via the Home-in app. Eligible customers will receive a discount off the conveyancing fee, and disbursements are additional and charged at cost. Home-in reserves the right to terminate the offer and change the pricing at any time. Find out more about Home-in's pricing by visiting [home-in.com.au/pricing](https://home-in.com.au/pricing).

To learn more about Home-in visit [home-in.com.au/cba](https://home-in.com.au/cba)



Built by

*Make a Change*

# Slow living

STORY BY BEK DAY  
PHOTOGRAPHY BY GUY BAILEY



When their dreams of achieving backyard bliss weren't possible in Sydney, this young couple swapped city life for the mountains.

"It's been about two weeks since we moved," says Krish Waje, speaking from her newly purchased home in the Blue Mountains, "and already we can feel ourselves settling in and starting to unwind. We're surrounded by trees and birds and we're on a huge block so I can take my coffee outside in the mornings and just soak it up."

Krish and her partner, Quincy Lim, have long loved the Blue Mountains but hadn't really considered moving there until recently. "We used to come up here hiking nearly every weekend but our home and families were in Sydney."

Krish and Quincy are part of a growing number of young Australians leaving the city for greener pastures. According to research from the Regional Australia Institute, internal migration from cities to regional areas is 20 per cent higher than pre-pandemic levels. What's more, after a lull in 2023, the first half of 2024 has seen renewed

interest, a shift spearheaded by millennials (those born between 1981 and 1996), who are the largest cohort of regional movers.

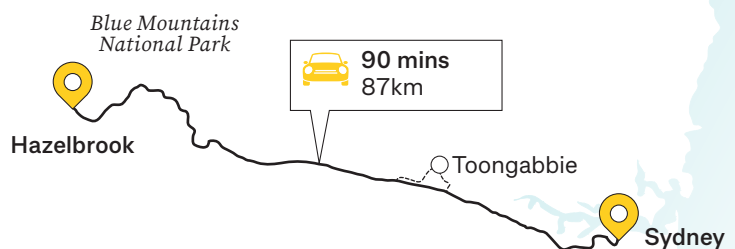
The couple had previously rented an apartment in Toongabbie, a 40-minute drive west of the Sydney CBD, from which Krish also ran her rapidly expanding refillable candle business, Lunaire (lunaire.au). "As the business grew, the stock was piling up in our living room," she says, "so we said, 'You know what? We definitely need to get a bigger space.' And that's when we really started looking around to buy."

As soon as they began searching, the pair realised that Sydney's prices were out of reach. "We knew we wanted to keep the business inside our home because renting a warehouse would have been an additional cost burden. So we decided we needed a house. And there's no way we could afford what we wanted in Sydney."



*Quincy Lim and Krish Waje making the most of their tree change.*





Soon, Krish and Quincy shifted their thinking to include the Blue Mountains. Krish had just made the decision to give up her office job in North Sydney and invest all her energy into the business. With no longer having to factor commute time into her day, the timing was perfect. The couple initially looked to the lower Blue Mountains, a little bit closer to the city. But after missing out on a few places that went for a substantial amount over the price guide, as well as seeing the number of other young couples battling it out at open homes, Krish and Quincy shifted gears and looked in the mid-mountains instead. And that's where they found their perfect home, in Hazelbrook.

"Along with looking for a place that would have enough bedrooms for us to have a dedicated candle area, the most important thing was land," says Krish. "We found a beautiful large property – I was manifesting having a backyard and that's become a reality."

Post-move, Krish says one thing they wish they'd done differently was to plan the move more efficiently. "We didn't realise how much stuff we had. We hired movers and halfway through the day they had to send out a second truck so it was a pretty expensive move, especially since the drive was more

than an hour." In hindsight, the couple think they should have hired a van for smaller things and left the larger furniture for the movers.

While Krish is excited about what her new "slow" lifestyle offers, there are some adjustments to be made. "In Sydney we can be impatient, especially on the roads, so I'm adapting to the small-town vibes," she says. "When I'm out getting groceries or having a meal, I'm conscious to make sure I say hello, make a good impression and start to get to know people." And while they may be saving money on the daily commute to work, the couple weren't expecting the variance in grocery prices. The local shop is only small and so the couple now know they need to pay more for the convenience of buying essentials around the corner when they don't want to drive 30-minutes to a supermarket.

But the spacious new property offers the couple a great way to minimise food costs. "One of our short-term goals is to grow fruits and vegetables and be more self-sustaining," says Krish. "Quincy has already started – we had tonnes of soil delivered the other day. I'm excited to stop relying so much on supermarkets because everything's getting pretty expensive. It will be a major cost-saver for us."



Krish is also learning to adapt to her new surroundings. "It's typically an older demographic living out here and I'm on the younger side." Before moving, she joined a local Facebook group and there had been a few questions from people considering a similar move, asking whether there was much of a social life. "A lot of the comments from locals basically said, 'You're not going to be out socialising on weeknights like you might in Sydney but if you love nature and you enjoy hiking then you'll find your people.' We love those things so now it's just a matter of getting out there." ♦



*Bucket List*

# Cruise



# control

STORY BY NATALIE REILLY

Once viewed as a bucket-list experience for retirees, cruises are more popular than ever – with all age groups. Here's how to figure out the holiday that will best suit you.





(Above) Unforgettable Croatia's MS Phoenix; (left) Celebrity Edge in Alaska.

## 1.

Infinity pools. Shopping precincts. Water parks. They sound like the perfect ingredients for a holiday but that's just a sample of what's aboard today's cruise ships.

Dazzling destinations are a key part of the attraction. Tours of ancient monuments in Greece, sightseeing down the Nile and Arctic wildlife straight out of a David Attenborough special are all on offer. But among their biggest drawcards? Peace of mind. Cruises provide a simple, stress-free way to take the heavy lifting out of your travel planning as itineraries are mapped out for you and prices can be all-inclusive so all you have to do is make the most of it.

Of course, once you do decide to go on a cruise, figuring out which one can feel like a mammoth task in and of itself. With so many options, the best place to start is by answering these simple questions.

### Where do you want to go?

If you're all about soaking up culture and exploring vibrant cities, a European river cruise or Mediterranean sojourn could be your dream – think art, history and incredible food. For nature lovers, an Alaskan cruise takes you close to glaciers, wildlife and breathtaking landscapes. If it's sun and relaxation you're after, the Caribbean has myriad postcard-perfect beaches. And if you're feeling adventurous, a cruise to the Galápagos or Antarctica will offer incredible wildlife and remote beauty. For an itinerary firmly packed with sightseeing, choose destinations with ports close together, like the Mediterranean, where you can easily hop on and off. But if your priority is being pampered, consider booking a shorter cruise with all the perks, such as a spa service. Wherever you go, the right destination will set the tone for a memorable experience.

## 2.

### What sort of cruise do you prefer?

Booking the perfect cruising holiday also depends on the kind of experience you're after. If you crave endless dining experiences, entertainment options and a vibrant social scene, a super ship with thousands of guests might be the best option. These floating resorts offer everything from Broadway-style shows to water parks, making them ideal for those who enjoy variety and excitement.

Take Royal Caribbean's *Icon of the Seas* (pictured, opposite), the biggest cruise ship in the world, coming in at a mammoth 365 metres with capacity for 7600 passengers. In addition to luxuries like The Royal Suite Class, which includes reserved seating sections in entertainment spots and access to exclusive dining options, there's also a beach, a water park with six slides for the kids and an ice-skating arena. Prices start at \$2727 per person for a seven-night round trip from Miami, Florida to Mexico, the Bahamas and the Caribbean.

If you prefer a more intimate and personalised atmosphere, a smaller, boutique cruise might be more your vibe. These ships offer a quieter and more relaxed setting, often with fewer people and more time to immerse in the destinations. The seven-night Dubrovnik to Split cruise aboard Unforgettable Croatia's *MS Phoenix* starts at \$2771 per person. The 49.9-metre-long ship, small enough to access lesser-known ports, is designed for just 36 guests. There are 18 ensuite cabins and multiple common spaces in case you'd like to mingle – and on ships this size, most people like to stop and chat.





(Above) The Lagoon Pool onboard Royal Caribbean's Icon of the Seas; (below) Uniworld River Cruises' Brilliant Bordeaux sailing along the Dordogne river.

### 3.

#### How much would you like to pay?

"One of the best things about cruising is the huge range of options," says travel writer Alexandra Carlton, who goes on half a dozen cruises each year. "If you do your research you can design the exact cruise you want, at a price that fits your budget." Many of the top-end lines, such as Silversea or Seabourn, have a set price for the entire journey "with almost all excursions, dining and drinks included", she says. Silversea offers what they call a "door-to-door service" tier, which includes transfers between home and airport, pre- and post-cruise hotel stays and transfers.

"At the more affordable end of the spectrum, you can generally choose what or what not to include in your voyage – there will be some base-level food options included and then you can choose to pay extra for specialty dining and excursions." Do your homework: "It can be better value to buy drinks as you go rather than booking the daily drinks package, which is unlikely to be good value unless you plan to drink a lot, every single day."

Some companies, such as Windstar, let you choose whether you'd like to do completely all-inclusive or pay as you go. "Be honest with yourself about which of their facilities you will realistically make good use of before you decide which option is for you," she cautions. "And don't forget to look out for hidden traps: some cruises include things like wi-fi and laundry in their packages, whereas others do not." ♦

## If you want...

#### An intergenerational trip

Cruising with the whole family? You're not alone – according to the Cruise Lines International Association, 28 per cent of families are taking cruises with three to five generations on board. Royal Caribbean's (royalcaribbean.com) *Icon of the Seas* offers something for everyone. Think family-friendly beaches, shopping areas and adults-only zones for a bit of downtime. But the real star: the Ultimate Family Townhouse – a three-level, two-bedroom suite that sleeps eight and even has its own in-suite slide. Perfect for keeping everyone entertained. Prices start from \$2693 per person for seven nights.

#### Something for couples

Celebrity Cruises (celebritycruises.com) are designed for adults with nary a water slide in sight. The *Celebrity Edge* Alaskan cruise offers tours of glaciers and views of amazing wildlife, from bears to whales. On board, you can dress up and sip on cocktails at the Sunset Bar. Celebrity also offers LGBTQI+ voyages where same-sex couples have been able to get married on board the ship since 2018. From \$1545 per person for seven nights.

#### A whole lot of luxury

Departing from Mumbai and journeying through Sri Lanka to Phuket, Thailand and Vietnam to Singapore with excursions, wellness experiences, beach days, hotel stays and flights included, this is a next-level luxury voyage from Silversea. Each suite has a verandah and marble bathroom and the ship has a spa, luxury boutiques, casino and pool deck. From \$20,300 per person for 30 days.





### A hit of culture

Celestyal (celestyal.com) offers a four-night Iconic Aegean cruise on the 1260-guest *Celestyal Discovery*. Excursions include museum visits and a traditional dinner in Mykonos and a walk through the white-washed buildings of Santorini. The cruise also stops at the ancient city of Ephesus in Turkey. From \$629 per person for four nights.

### To entertain the kids

If you're after just a few days of fun with the kids, the two-night Disney Magic at Sea Cruise (disneycruise.disney.go.com) departs from Sydney to Brisbane and includes Broadway-style shows of hits like *Frozen*, character appearances (just like at Disneyland), water slides, pools and a kids club so parents can relax, too. From \$1658 per person for two nights.

### Amazing landscapes

Calling all Francophiles. Uniworld River Cruise's Brilliant Bordeaux (uniworld.com) cruise sets sail along three stunning rivers: the Garonne, Dordogne and Gironde. Guests will explore archaeological marvels, historic landmarks and magnificent vineyards, while immersing themselves in the French way of life. From \$4639 per person for eight days.

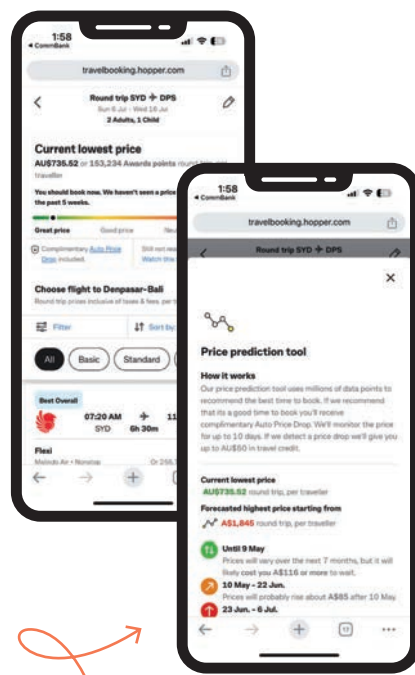
### To take in some natural wonders

There's something for the whole family when you explore the Great Barrier Reef on a Carnival (carnival.com.au) cruise. When you set out from Brisbane, onboard activities include stage shows, karaoke, pool-time and the educational Camp Ocean for kids. There's also time spent exploring the reef in a glass-bottom boat, taking catamaran joy rides and snorkelling at Airlie Beach. From \$919 per person for six days.



## Planning your trip

Once you know where your cruise originates, use Travel Booking via the CommBank app to book and save on flights and hotels. You can also use your CommBank Awards points to pay.



There's a Price prediction tool to let you know if it's the ideal time to book a flight for a great price. If you're not quite ready to book, you can sign up free of charge to get notified when a deal is detected on that flight.



Scan this QR Code or search Travel Booking in the CommBank app.

Travel Booking is provided by Hopper Inc. (Hopper). T&Cs apply. QR codes are provided for your convenience and the location you are taken to will not ask you for your banking information like your NetBank Client ID, password or NetCode. Visit [commbank.com.au/hoax](http://commbank.com.au/hoax) for more information.



## The best \$5 I ever spent...

A small purchase for design darling and author of *Bellissima* Collette Dinnigan has stood the test of time.



“I spent about that much on a tape measure many years ago. I’ve since used it to measure everything from fabrics, waistlines and shoe sizes to furniture, wallpaper and rooms. Being in the business of dressmaking and interiors, I have to be accurate. I also don’t tend to buy things unless I need them – and when I do, I want them to last. And this certainly has.” ♦





From  
Europe  
with love...

## Grand Danube

**15 days**  
*Vilshofen to Giurgiu*

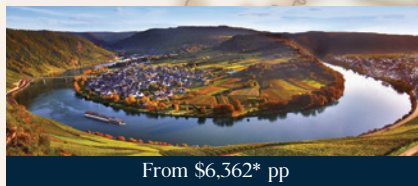


From \$8,379\* pp

\*Cruise departing 24 March, 2025

## Rhine & Moselle Delights

**11 days**  
*Basel to Amsterdam*



From \$6,362\* pp

\*Cruise departing 2 November, 2025

## Why AmaWaterways?

- 22 years of luxury river cruising
- A fleet of 31 ships on the world's rivers
- Exquisite locally sourced cuisine and fine wine
- A variety of included excursions and immersive cultural experiences
- Wellness Program with an array of exercise classes
- Premium wine, beer and soft drinks with lunch and dinner included, plus daily Sip & Sail cocktail hour with complimentary cocktails
- Complimentary Wi-Fi on board
- Gratuities included

To make a reservation contact AmaWaterways

1800 867 126 | [amawaterways.au](https://amawaterways.au)

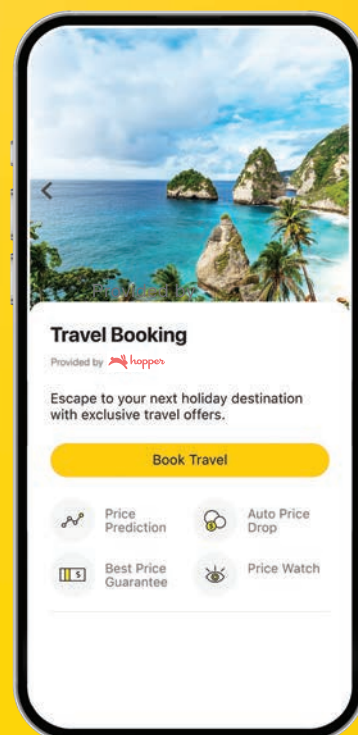




# Travel savings take off here.

Get great deals on flights and hotels and earn 10% in travel credits on bookings for eligible CommBank Yello customers, new via the CommBank app.

Visit [commbank.com.au/travelbooking](https://commbank.com.au/travelbooking)



Travel Booking is provided by Hopper Inc (Hopper). T&Cs apply. Offer available to CommBank Yello Homeowner and Everyday Plus customers only, ongoing eligibility criteria applies.

Provided by  
 **hopper**