YOURS TO KEEP NOVEMBER/DECEMBER 2025

the Brighter side of banking

Money goals are easier with the right game plan

+ Learn how to stay one step ahead of the latest online scams

+ Summer holiday tips to help you max the joy and cut costs

BRIGHTER ◆ THE COMMBANK MAGAZINE

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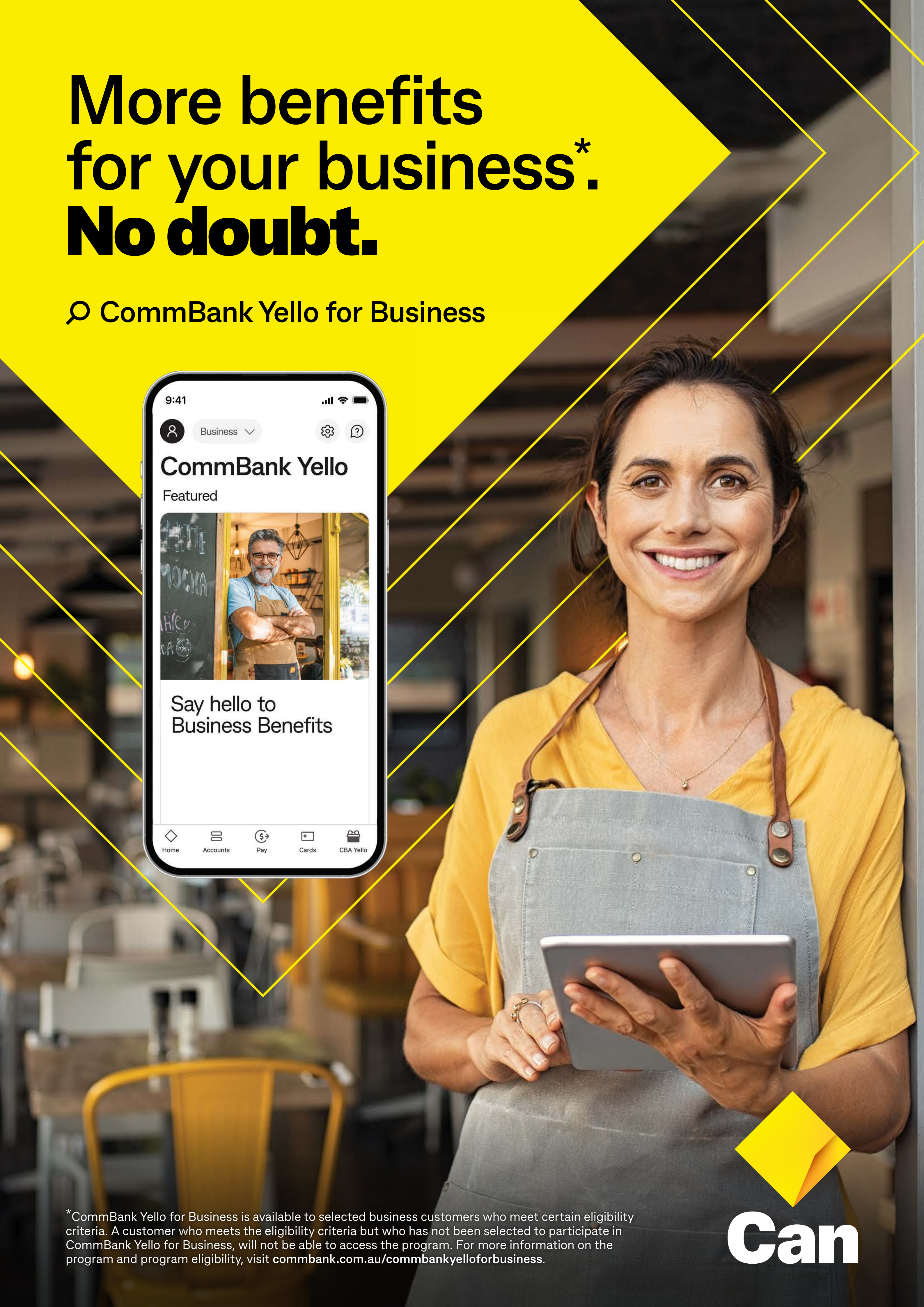

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Welcome

I've never thought of myself as a financial people pleaser… until I caught myself justifying all the little ways I say "yes" when I probably should say "no". Which, let's be honest, is very financial-people-pleaser of me.

I like to think I'm just someone who goes with the flow. But the thing is, when you're always being agreeable and letting others call the shots, you can find yourself spending way more than you'd planned. Turns out by saying yes to them, I'm quietly saying no to my own money goals.

The good news? Putting a bit of a "money lens" on decisions gets easier the more you do it. You don't have to suddenly become the person who never goes out or doesn't buy presents. Sometimes it's just about tweaking things, like suggesting a cheaper hangout or realising that thoughtful doesn't have to mean expensive (yes, homemade brownies do count as a gift). And who says you need something new to wear for every event? (Guilty.)

In truth, I've found the changes that felt like a big deal in my head, like suggesting a picnic instead of a fancy dinner, don't feel like that at all to others. Striking the balance in recent times has included scrapping adult Christmas presents altogether and making a recent birthday meal BYO.

It's not about cutting fun or saying "no" all the time but rather finding ways to say a bigger "yes" to the things (and people) that matter, while looking out for future me.

Brooke Le Poer Trench
Content Director

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Editorial

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Head of Content, Travel, Business & Membership **Kirsten Galliott**
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, CommBank Connect
Andrew Robertson +61 401 172 313
Senior Account Manager
Dale Johnson +61 403 743 587
Group Sales Manager
Alissa Mcglashan +61 411 327 338

For advertising inquiries, contact:
cbaadvertising@mediumrarecontent.com

Managing Director **Nick Smith**
General Manager, Operations & Partnerships **Teagan Barr**
General Manager, Growth and Commercial Strategy **Paulette Parisi**
Head of Creative Production **Chantelle Love**
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Can

Know

Money matters

PHOTO ESSAY

Striking gold

According to Ashlee Lougoon there's far more to Bendigo than meets the eye.

Next Chapter — Wise Words — Behind the Scenes — Stay Safe

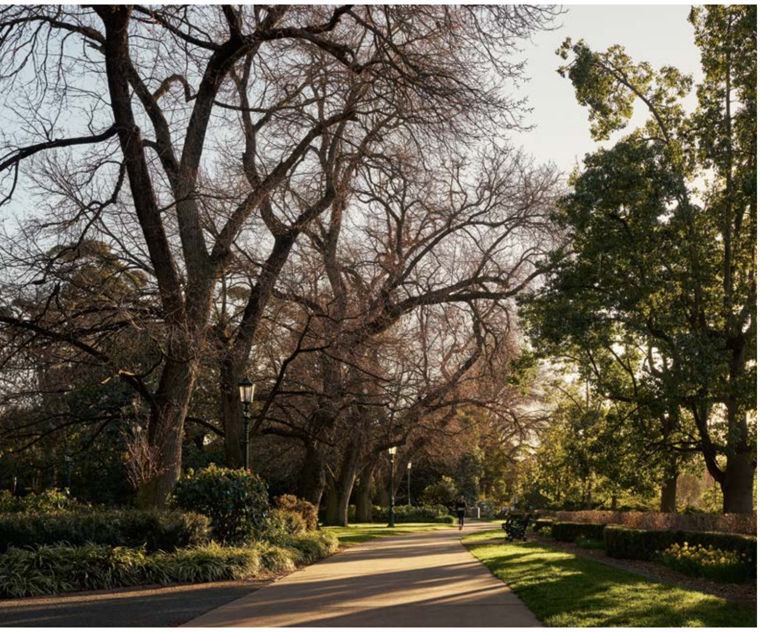
LeonSchoots

Photo Essay

Striking gold

STORY BY DILVIN YASA
PHOTOGRAPHY BY LEON SCHOOTS

Forget the cliché of a sleepy country town. Bendigo is buzzing with top-notch dining and small-town warmth.



Since its days as a gold-rush hub, Bendigo has been a place people come to for its potential. In the 1850s, they arrived with dreams of striking it rich the old-fashioned way. Today, the regional city, located 150 kilometres north-west of Melbourne, is having another moment as a rising star of Australia's tourism scene.

A designated UNESCO Creative City of Gastronomy (Australia's first-ever), Bendigo enjoys a vibrant arts scene, is home to a celebrated wine industry, boasts a diverse cultural heritage and tips its hat to its gold-rush foundations with wide streets teeming with opulent architectural finery. Bendigo's greatest asset, however, may just be its tight-knit community, with locals going out of their way to help their neighbours succeed.

“The UNESCO Creative City of Gastronomy label gives us a standard to maintain.”

Cliff Stubbs has owned and operated Burnt Acre Vineyard since the late 1980s, with his partner, Maureen O’Connor.

“I grew up in the eastern suburbs of Melbourne but I always knew in my heart that I was a country person. Back in those days, I was a tradie who spent hours sitting in traffic as I drove from job to job and I was always thinking, ‘There has to be a better way to live than this.’ Discovering Bendigo when I was in my late twenties was life changing; there was peace in the region’s open landscapes, beauty in her gold-rush-era architecture and a focus on good food and wine. After a period of time when I learnt all I could about winemaking at Passing Clouds – a family-owned winery near Daylesford – a vineyard in Bendigo came up for sale. Maureen and I couldn’t buy it fast enough.

Burnt Acre Vineyard is a solid representation of the kind of wineries you’re likely to find around Bendigo. The local wine scene has about 20 licensed winemakers and some 40 to 50 vineyards scattered around the region and most are boutique and family owned. We launched in 1994 and produce shiraz, a little cabernet sauvignon, some blends and a sparkling shiraz that’s hugely popular. In this profession, you’re never going to be a millionaire but it’s a lovely lifestyle.

Bendigo’s Creative City of Gastronomy distinction is something that gets mentioned a lot so that adds a level of pressure to the region’s food and wine producers. I think it’s a good pressure to have – it gives us a standard to maintain and we all work hard to ensure that visitors will have an excellent experience no matter where they drink or dine. My personal favourites? I love Borchelli for its pasta and slow-cooked dishes, The Woodhouse does excellent steaks and Wine Bank on View is a lovely wine bar and retailer operating from a heritage-listed bank. Most restaurants are supportive of local wine producers but I’d love to see those numbers grow. Who wants to drink a South Australian wine when you’re sitting in a restaurant that’s close to a lovely wine region of its own?”

Alyssa Tucker (Maureen & Cliff)

Bendigo native Leon Nixon is the branch manager at the town's new main CommBank branch.

"One of the things that astounds me about Bendigo is the growth we've witnessed over the past decade – particularly since the pandemic, when the size of our community ballooned after everyone started leaving Melbourne. I've seen a lot of changes over the years in terms of infrastructure and it never ceases to amaze me how Bendigo manages to maintain that country feel in a city environment.

I joined CommBank as a part-time teller in 2003 and have steadily worked my way up the ranks; I honestly can't imagine working anywhere else. I love what I do and community involvement is a huge part of that. I have a four-year-old son and I meet a lot of new people – and potential new customers – through his sports. And at CommBank, we regularly check in with local business owners to see how we can better serve their needs. If they're existing customers, we like to know how we can improve what we offer and if they're not, we try to find out how we can help them join our team. It's the sort of personal touch that a place like Bendigo thrives on.

All in all, it's been an exciting year for Bendigo's main branch. We moved to a new space in March, which is right by the station and has plenty of free parking. Our customers love it. Bendigo was also the fifth stop on the CommBank Tour. It's a bus that travels around Australia to deliver immersive-VR experiences, practical tips and information to regional and local communities – especially around financial scams and fraud. It's another way we look after our community."

Caitlin Roffey, a part-time student, works in the café and catering divisions of Peppergreen Farm, a social enterprise that provides sustainable employment for people with disabilities.

"When you have a disability, it can be tough to hold down regular employment. I suffer from anxiety and panic attacks and any time I feel overwhelmed or stressed, I need to walk away from my job and find some greenery to ground myself. If you behaved this way in any other workplace, you'd be fired pretty quickly but the team at Peppergreen Farm take all conditions, including mental health, into consideration and continue to support and care for us. We've got everything here – from a café, a farm and a catering business to a car wash and art programs – so there are plenty of work opportunities to choose from. I work as a waitress at the café and in catering and I love what I do. You can't go wrong with a community focus where people help each other and build each other up.

That Peppergreen Farm operates in a place like Bendigo makes sense. It's a tight-knit community where people take the time to chat to one another, whether you're down at the bus stop or you're browsing in a shop. It always takes me ages to get anywhere because I'm forever running into people I've come to know by bumping into each other so many times on the street. It's not all about the people, of course; I'm also a big fan of Bendigo's shopping scene.

The town is known for its food and I would say that the food at Peppergreen Farm's café is right up there with the best of them. Our coffee is some of the best I've had and I always recommend the corn and zucchini fritters. But you're spoilt for choice wherever you go in the city. If I'm not at work, I also love Gallo Coffee Co., Sim'R Cafe and Edwards Providore. My parents brought me up to be a bit of a foodie but I'd say that's true of most Bendigo locals."

Occupational therapist Ashlee Lougoon is an executive member of the Bendigo Chinese Association.

“My paternal great-grandfather immigrated from southern China towards the end of the gold rush and married an Irish woman with whom he had 10 children. Growing up, my grandfather – their youngest child – was determined to keep us connected to our heritage and even though I don’t look like someone traditionally Chinese-appearing, I’ve always been incredibly proud of our culture. I think the fact that there are so many like me who can trace our ancestry back to the gold-rush Chinese community and celebrate both cultures is part of what makes Bendigo so unique. We’re a perfect representation of this country’s multicultural melting pot.

My father’s side has always been heavily involved with the Bendigo Chinese Association. It’s difficult to know exactly when the association was established but we know that its involvement with the Bendigo Easter Festival and fundraising for Bendigo’s Benevolent Asylum and the Bendigo Hospital can be traced back to the late 1870s. Fundraising – predominantly for the Bendigo Health Foundation – is still at our core, and throughout the year we run traditional Chinese festivals, such as the Lunar New Year and Harvest Moon festivals, and we’re still heavily involved with the Bendigo Easter Festival. The numbers are significant – we have more than 1000 people volunteer and visitors come from all around the country to participate in or see our events over the Easter weekend.

(Above) Ashlee Lougoon looking at a photograph of her paternal great-grandfather at the Golden Dragon Museum.

“Bendigo is a perfect representation of this country’s multicultural melting pot.”

There’s a time-capsule quality that keeps Bendigo anchored in the gold rush and its multicultural heritage. For those interested in digging a little deeper, I always recommend they check out the Golden Dragon Museum – the collection is so spectacular that visitors from China say they’ve never seen anything like it – as well as the heritage-listed Bendigo Joss House Temple. Whenever I drive past it, I always think how lucky I am to have this culture as part of my identity.” ◆

Jodie Donnellan (Caitlin)

Next Chapter

Finding freedom

STORY BY BEK DAY

We talk to women who have escaped from one of the most insidious forms of family violence – and the hardest to spot.

Money should offer choice, freedom and security. But it can also be used as a weapon. Financial abuse strips away independence and confidence, leaving victim-survivors trapped. Almost 40 per cent of the adult population have experienced or know someone who has experienced financial abuse, costing them $5.7 billion in 2020 alone. This hidden form of violence is all about control – restricting access to money, limiting decision-making and eroding self-worth. In this story, two women share how it has shaped their lives.

Slow isolation

For Neha*, the abuse was like a leaking tap – drip by drip at first and then all at once. "The irony was that in the beginning, I used to joke with my husband that he spent too much money on me and that he needed to put some away for a rainy day," she recalls. "Now, I think it was an act of love-bombing" – a tactic where someone showers you with affection and gifts in order to manipulate you.

Neha's husband – who told her it would make more "tax sense" for his name to be the only one on the mortgage and for hers to be the only one on the credit card – cultivated a years-long plan to isolate her from friends and family by restricting her access to money.

"I couldn't see the credit card statements, even though they were in my name. I had no visibility over the mortgage and because I wasn't working, I had to clear any purchases with him, even if they were practical items like nappies or things for the house. You really don't realise how much freedom your own money provides you, until you have none."

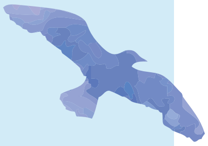
Now divorced and managing her own finances, Neha says she's slowly building a sense of independence with support from her family. "It's been a long road," she says. "But I now watch the money from my new job come into my account and while it's not much, it's mine. Nobody can take it or use it to control me."

Limited choices

Gold Coast psychologist Anoushka Dowling, who has spent her career working with victim-survivors of abuse, says financial abuse is a go-to strategy in the coercive-control toolkit because it's such an effective method of domination. "The victim-survivor often doesn't have the freedom to make choices, like meeting friends to do social activities. They can't go to dinner or out for a coffee," she says. "They're also likely prevented from using money to do things that would enhance their physical health or emotional wellbeing. They can't engage in self-care activities that cost money, they can't buy the food they like or even medication and other necessities to maintain their health."

Braving honesty

The first person Angie* told about the financial abuse she was experiencing was a CommBank teller. "Her answer was so compassionate," she says. "I asked her to help me – I needed to leave but I knew my husband couldn't find out about my bank account.



Reaching out

If you suspect someone close to you may be experiencing financial abuse, here are some suggestions.

Expect to talk more than once
They may not recognise what's really happening. "Some financially abusive behaviours, such as tightly monitoring receipts or limiting someone's access to joint funds, can be mistaken for budgeting when in reality, they're control and abuse," says Suzanne Panecki, senior manager at Good Shepherd's Financial Independence Hub.

Don't explain it away
"You'll likely see the person's financial behaviour change. They may stop coming out for dinner or contributing to group gifts," says Dowling. These shifts are easy to explain away as evidence of a new relationship and shifting priorities.

Have a gentle chat
Dowling suggests being curious and non-judgmental. "Ask questions like, 'I've noticed you haven't been doing 'x' lately. Is everything okay?'"

Be a little vulnerable
You could say something like, "I've been struggling with the cost of living and have given up 'y'. How are you managing?" Your vulnerability can prompt openness in return.

He was violent and controlling but the financial abuse was keeping me trapped. She said to me, 'Don't worry. We're going to help you.'"

Throughout her relationship, Angie was screamed at for spending an extra $50 on groceries "but he would go on international holidays, wear designer clothes and buy $1000 bottles of wine," she says. "Once we separated, he made it look as though his salary was zero so that I had to pay him child support. And he comes from an affluent family, who agreed in no uncertain terms to do whatever it took to ruin me financially as punishment for leaving."

Looking back, it was the bank's response that really helped Angie feel empowered to take one step after another. "And finally, I was able to contact the police."

Numbers game

Angie's experience isn't uncommon. Victim-survivors were more likely to seek help for financial abuse from a bank than a domestic violence hotline, according to the Centre for Women's Economic Safety. CommBank's Next Chapter initiative is helpful in linking victim-survivors with services that support them in leaving the abusive situation and take steps towards recovery from financial abuse.

Dowling says the growing ability of institutions to help is a game changer. "Therapeutically, I explore victim-survivors' beliefs about money and work to uncover the influence of the abuse." But getting support to recover through programs like CommBank Next Chapter and the Good Shepherd Financial Independence Hub can help them start regaining confidence and rebuilding their lives. ◆

Common signs

Suzanne shares some of the financial abuse flags to be aware of:

- Restricting or preventing someone from working or studying.
- Sabotaging employment or education opportunities.
- Controlling access to bank accounts or having a partner's salary deposited into the perpetrator's account.
- Hiding money or assets from a partner.
- Pressuring someone to take out loans or debt in their name (or doing so without their knowledge or consent).
- Controlling spending, such as withholding credit cards, giving only a restrictive allowance or monitoring receipts and day-to-day buys.

Learn more at commbank.com.au/nextchapter
If you or someone you know is experiencing financial abuse, the CommBank Next Chapter Team can help. They can provide free and confidential support and referrals by connecting you with a range of specialist services, such as the Good Shepherd Financial Independence Hub.

In an emergency, always call 000

*Name has been changed

Wise Words

Goal driven

STORY BY
STEPHANIE NUZZO

In a big year for international football, CommBank Socceroos Daniel Arzani, Adam Taggart and Riley McGree reflect on what it takes to chase big dreams – on and off the pitch.

Home advantage

Most elite players have a love of the game ignited early – often by someone close to them. For many footballers, that someone was Dad. “He loved football and I naturally fell in love with the game as well,” says Adam Taggart. While Daniel Arzani’s heroes lived both at home and on the screen. “My dad used to play a lot of football and so did my brother. But I also looked up to Ronaldinho and Zlatan Ibrahimović – players who made me fall in love with the game.”

Making the dream pay

When young people excel at sport, there’s often a healthy doubt about whether it can become a full-time career. “Before 14 or 15, I didn’t think it was even possible,” says Daniel. “But when I realised I was good enough, it was a no-brainer.” Youthful confidence helped Adam: “It’s easier to believe in yourself when you’re younger. I always believed I could do it.” Riley McGree admits he didn’t leave himself much choice. “I didn’t have a backup! Luckily, the opportunities came.”

Staying on track

Natural talent might get you noticed but consistency and focus keep you in the game. For these players, success isn't about fleeting moments of brilliance; it's about putting in the work, every day. "You have to stick to the routine," says Adam. "There's not much choice. If you're not disciplined, it's easy to lose momentum in this profession." For Riley, setting a clear vision has been key. "Your goals are your compass," he says. "They point you in the direction you want to go – it's about ticking things off, evolving and setting the next challenge."

Considering the future

The players agree that financial discipline is a muscle built over time, often learnt on the pitch first. "In this profession, you come across challenges," says Adam. "But you learn to push through. It's no different with finances." Daniel breaks it down further: "When you're starting out, it's all about the love of the sport. You're not thinking about anything else. As you grow older, you realise you have to look after yourself – your fitness, your body – and that discipline applies to your everyday life, too. You love going out with friends, going shopping... but you also need to manage your money and make sure you're investing in the right way so you can enjoy those things. Both need to work side by side."

Pride and purpose

Representing their country is the kind of dream that once felt impossibly distant for these players. Now, it's a source of pride that drives them. "To be part of such a momentous game for Australia is an incredible feeling," says Daniel, reflecting on a World Cup qualifier against Japan. "I took a photo of my jersey and sent it to my family group chat. We're an immigrant family and Australia has given us so much. Playing for this country is my way of paying that back."

The next generation

When asked what they'd say to a young Aussie staring down a big dream, whether it's football, finance or anything in between, their answers are simple. "Love what you do," says Riley. "If you love it, you've got every chance to reach the heights you want." Daniel agrees but adds his signature edge: "You can literally do anything if you want it bad enough. If you set your mind to it, believe in yourself and have the grit to do the hard work, you can accomplish anything." ◆

Behind the Scenes

Taking care

INTERVIEW BY SARAH MARINOS

Leveraging the power of technology to protect customers from identity scams is all in a day's work for CommBank crew tech lead, Angelina Potapova.

What does a typical day look like for you? I work in an area called customer identity and access management (CIAM). We create technology solutions to protect customers from fraud and scams. On an average day I'll support teams in managing different technology platforms, check on new projects and take part in workshops.

Did you always want to work in tech? I've been interested in technology since I was five. My brother and I played with computers back in the '80s but I grew up in Russia where I was taught that boys used computers and girls played the violin. When we came to Australia in 1996, I got a scholarship to study performance and violin at university but my heart wasn't in it. I quit in the first year and joined my brother working in tech.

What's the most challenging part of your role? Sometimes we work with legacy technology that can create delays but everyone always rallies to solve any problems, which is very encouraging.

What is one thing that people misunderstand about women working in tech? That we have to work harder to show we're not just a "token woman" in the industry. And that technology is very dry to work with – it's not.

How has CommBank helped you grow? My leader put me forward for the EmpowHer program – a sponsorship initiative designed to support women leaders in technology – and I was matched with my sponsor, Nicola Nicol, CommBank's chief security officer. In a meeting, she asked me how I'd like to be described in a roundtable discussion and I said: "As an AI expert and a CommBank spokeswoman on AI identity advancements." The program is helping me achieve that.

Where do you want to go next? Through the program, my sponsor encouraged me to join a virtual squad that solves AI problems. And there's interest in our team visiting CommBank's new tech hub in Seattle, USA, where difficult AI technology issues are being explored.

Has EmpowHer changed how you see your leadership potential? I'm a number of roles away from Nicola but she's made me feel that I could progress to a role like hers eventually.

What advice would you have for women considering a career in technology? Just do it! Don't overthink it and take opportunities when they present themselves.

What do you love about your job? So many people get scammed and it affects them and their family. I'm excited to be working in this industry and at this bank because CommBank is actively preventing some of the financial crimes that impact people's livelihoods.

Search CommBank Tech Careers to learn more about careers at the bank. ◆

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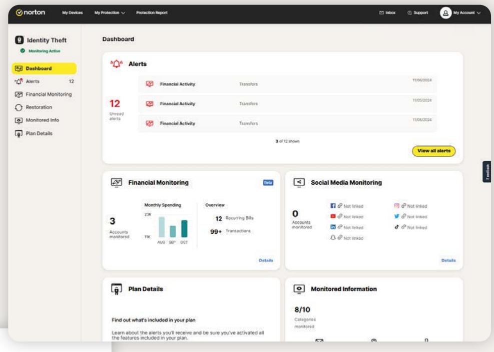

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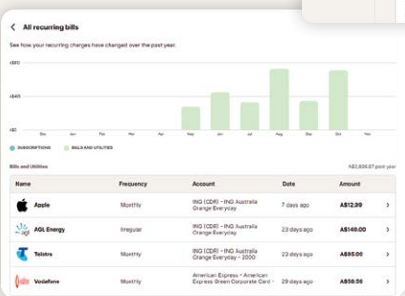
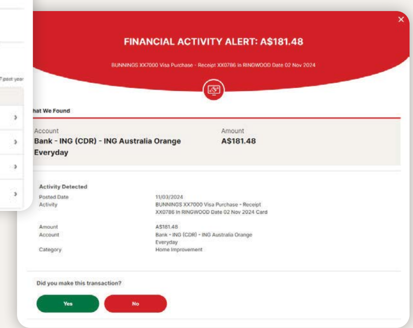


Track your subscriptions and recurring bills



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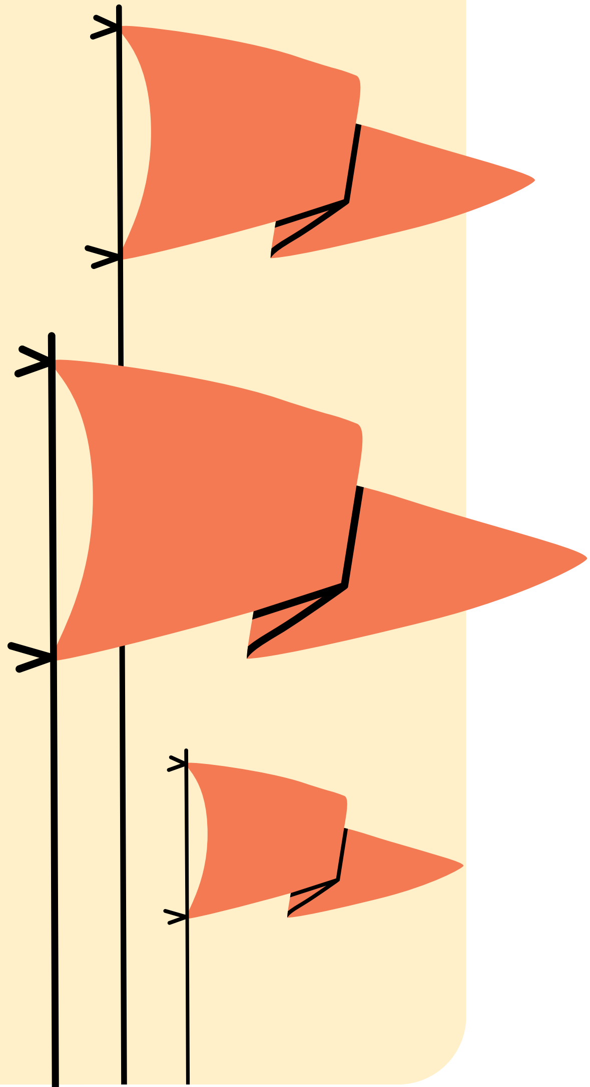
Stay Safe

The latest scam tactics



STORY BY STEPHANIE NUZZO

Here are some red flags that James Roberts wants everyone to watch out for.

The celebrity crypto ad

You spot an online ad featuring a well-known Aussie claiming they've struck gold with a new crypto investment scheme. The website looks slick, the pitch sounds convincing and the financial gains are "guaranteed". Sounds intriguing, right? Wrong.

"That's red flag number one," says James Roberts, CommBank's general manager of group fraud. "Scammers now use AI to impersonate celebrities, generate fake testimonials and create realistic trading platforms to lure you in. They'll often promise fast returns and no risk and they'll tell you to act quickly." Sometimes, they'll go as far as sending you voice notes from your "broker" and offering you exclusive investment deals. But once you hand over your money, it's gone.

"Urgent" messages from trusted brands

"Phishing is when you get an email or text message pretending to be from a company you trust – like a bank, a delivery service or a ticket seller," says Roberts. The intention is to deceive you into disclosing sensitive information and the key giveaway is the sense of urgency these fake messages come with.

"You might get one like: 'Your package couldn't be delivered. Click here to update your details immediately.' It looks legit but it's a trap," says Roberts. The link can lead to malware or a fake website capturing payment details and security information. "And just like that, scammers have access to your accounts."

"Scammers use AI to create realistic trading platforms."

– JAMES ROBERTS

Sellers who push to make the sale

An online marketplace ad captures your attention – it looks convincing, with beautiful photos of limited-edition sneakers at a really low price. That's your first warning sign. "If it seems too good to be true, it probably is," says Roberts.

Scammers on marketplace platforms will often pressure you for payment by stressing that "others are interested". "It's a tactic to make you rush," says Roberts. "But here's the clincher: they ask for payment by bank transfer or even crypto before you've even seen the shoes in person."

Often, the sneakers never arrive and you can't get your money back.

"Tech support" asking you to download software

There are cases where someone will call you and say they're from your bank, telco or a software company. "This may sound legit – polite, professional and even helpful," says Roberts. "But behind the scenes, it's likely to be a scam." The red flag to look out for is if they ask you to download an app or program because they've detected a problem with your service. "Boom, they're in. Now they can see everything: your emails, your bank accounts, even your passwords," says Roberts. Before downloading anything, it's vital that you reach out to the company directly through a verified phone number or email address from their website or app. ◆

True story

Watch out for money muling

Identity theft can be distressing and it's often just the start. Criminals don't only use stolen details to buy goods or apply for credit. Increasingly, they open money mule accounts: bank accounts set up in someone else's name to move stolen money. Because these accounts aren't credit-based, they don't show up in credit reports, meaning victims may never know.

Sydneysider Heather found out how quickly things can spiral a few weeks after she noticed her letterbox was damaged. "I got a bill for four brand-new iPhones delivered to an address I didn't know and had a meltdown," she says. Thankfully, quick action with her telco and the police meant the charges were cancelled.

Afterwards, Heather signed up to Credit Savvy. "Now I get monthly updates on my credit rating and notifications anytime someone tries to use my name or licence," she explains. For broader protection, services such as Truyu also help monitor personal information.

The lesson:

ID theft is often the first step in a scam. Acting fast and using monitoring tools can help stop fraudsters misusing your name, credit or accounts.

How CommBank and Apate.ai are fighting back

CommBank has teamed up with Apate.ai, a cyber-intelligence company using AI to beat scammers at their own game.

+ Thousands of AI bots pose as real people and waste scammers' time in fake conversations over phone and text.

+ These bots gather insight into scam tactics, which CommBank uses to protect customers and disrupt scams before they cause harm.

+ It's like a sting operation on a massive scale. Every minute a scammer is talking to a bot is a minute they're not targeting everyday Aussies.

+ Apate.ai's "honey-pot" system uses decoy phone numbers designed to lure scammers into revealing their tricks, without talking to a real person.

Search CommBank Safe to learn more.

To learn more from James about how to identify and avoid common scams, stream **The Brighter Side** *on 10.*

Get ahead

Save

TABLE TALK

Entertaining for less

From filling salads to decadent desserts, these are Adam Liaw's top recipes for feeding a crowd without breaking the budget.

Mind Over Money —— Budget Smart —— Cost of Living —— Good Plan

Geoff Magee/Network Ten

Table Talk

Entertaining for less

with Adam Liaw

Our favourite cook and author shares a handful of recipes that will please a crowd while keeping your prep time (and spending) under control.

Salad lyonnaise

PREP TIME: 10 minutes
COOK TIME: 5 minutes
SERVES: 4

INGREDIENTS

4 eggs
3 tbsp extra-virgin olive oil
200g thick-cut bacon or speck, cut into very thick lardons
1 short baguette (about 20cm)
25g butter
½ red onion, finely minced
¼ cup red-wine vinegar
1 tbsp dijon mustard
1 head frisée (curly endive) lettuce, washed, spun dry and torn
Salt and black pepper, to season

METHOD

Bring a saucepan of water to a simmer and crack in the eggs. Poach the eggs for about four minutes then drain and set aside. While the eggs are poaching, heat a frying pan over medium heat and add the oil and bacon. Fry the bacon for about five minutes until browned and the fat is rendered. Remove the bacon from the pan, reserving the fat and oil in the pan.

Cut the baguette in half crossways and split in half lengthways. Drizzle each slice of the bread with a little of the reserved oil in the pan (leaving plenty in the pan for the dressing) and spread with butter. Grill the bread on the cut side until golden.

Add the onion to the oil remaining in the pan and fry for two to three minutes, until softened then add the vinegar and mustard and whisk to combine. Pour the warm dressing over the lettuce and toss to combine. Season with salt and pepper. Divide lettuce between serving plates and scatter with the bacon. Top each with a poached egg and serve with a piece of baguette.

Tip:

Stress less about poaching eggs

"Poaching eggs is as simple as cracking fresh eggs into simmering water. Don't overcomplicate or overthink it."

> "Entertaining is all about having good company. And there are lots of things you can do in the kitchen that will make a good impression on your guests, without you having to spend a lot of money and time on them."

Geoff Magee/Network Ten; Steve Brown/Hardie Grant Books

Honey mustard chicken cutlets

PREP TIME:	**5 minutes**
COOK TIME:	**45 minutes**
RESTING TIME:	**5 minutes**
SERVES:	**6**

INGREDIENTS

3 red onions, cut into wedges
¼ cup olive oil
¼ cup honey
¼ cup dijon mustard
1 tbsp white-wine vinegar
½ tsp salt
10 thyme sprigs, leaves stripped
6 chicken thigh cutlets (bone-in, skin on)
Black pepper, to season

METHOD

Heat your oven to 200°C (fan-forced) and line a roasting tin with baking paper.

Toss the onion in the oil in a large bowl and arrange in the prepared tin, leaving any remaining oil in the bowl. Add the honey, mustard, vinegar, salt and thyme to the bowl and mix to combine. Roll the chicken thighs through the mixture and place in the roasting tin with the onions.

Pour in remaining mixture, season with black pepper and roast in the oven for 45 minutes. Allow to stand for five minutes then serve.

Tip:

Easy bulk baking

"Tray bakes are easily scalable both up and down and you don't have to change the cooking time. If you have more people, just use more chicken and onions and put them in a bigger roasting tin."

“Succotash is most commonly made with lima beans but you can use any beans you like.”

Edamame succotash

PREP TIME: 10 minutes
COOK TIME: 15 minutes
SERVES: 4

INGREDIENTS

3 tbsp olive oil
150g bacon or speck, cut into thick lardons
1 small onion, minced
2 garlic cloves, minced
1 red capsicum, finely diced
2 cups frozen edamame
2 cups frozen corn kernels
1 tsp smoked paprika
Salt and black pepper, to season
200g cherry tomatoes, halved
25g butter
1 tsp apple-cider vinegar
¼ cup roughly chopped basil
¼ cup roughly chopped parsley

METHOD

Heat a large frying pan over medium heat and add the oil and bacon. Fry the bacon until crisp then remove from the pan.

Add the onion and garlic and fry for about four minutes until softened. Add the capsicum and cook for about two minutes. Add the edamame, corn and paprika and season well with salt and pepper.

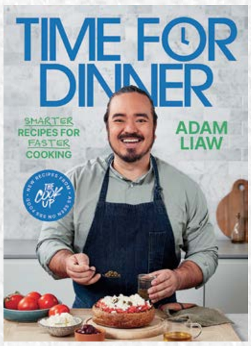
Cook for about five minutes then return the bacon to the pan with the cherry tomatoes and butter, toss together and cook for about a minute just to melt the butter and soften the tomatoes.

Stir through the vinegar, basil and parsley to serve.

Tip:

Save on fresh herbs

“If you don’t have fresh herbs on hand for this dish, you can also use dried. Add them a little earlier in the cooking process so that they can release more of their flavour.”



Some of these recipes are edited extracts from *Time for Dinner* by Adam Liaw (Hardie Grant Books, RRP $49.99).

Honey-toast sundaes

INGREDIENTS

1 loaf soft, unsliced white bread
125g unsalted butter, melted
50g dark brown sugar
¼ cup honey, plus extra to serve

PREP TIME: 20 minutes
COOK TIME: 15 minutes
SERVES: 8

TO SERVE

½ punnet fresh strawberries, halved or quartered
500ml vanilla ice cream
Chocolate topping and crushed Biscoff biscuits, to serve

Tip:

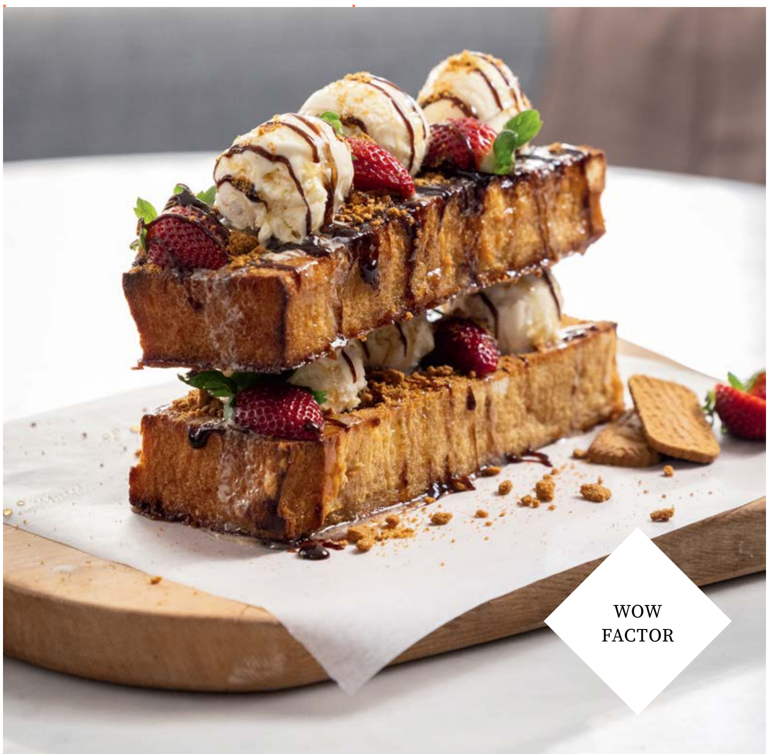
Keep it simple, folks
"People often try to show off when entertaining but you don't have to overcomplicate things."

METHOD

Heat your oven to 200°C. Remove the crusts from the loaf and cut in half lengthways. Place on a tray lined with baking paper.

Combine the butter with the sugar and honey. Brush bread all over with butter mixture. Bake in the oven for about 10-12 minutes or until golden and toasted. Remove and cool slightly.

To serve, place one piece of toasted bread on a plate. Top with half the ice cream, strawberries and biscuits. Drizzle with half the chocolate topping and extra honey. Top with remaining bread and ice cream, plus strawberries, biscuits, chocolate topping and honey. Serve immediately. ◆



WOW FACTOR

"When you put a dessert like this out, people think, 'Wow. I'm going to make that!' It's fun, it looks impressive and it tastes great."

To see Adam Liaw entertain The Brighter Side *crew with this dessert plus more of his clever kitchen ideas, stream* The Brighter Side *on 10.*

Geoff Magee/Network Ten; Steve Brown/Hardie Grant Books

Are you a financial people pleaser?

STORY BY HANNA MARTON

Don't stress, I've already sorted it.

No worries at all, I'll cover it – happy to!

It's totally fine, I don't mind picking it up on the way.

I'm easy – whatever works best for you.

Honestly, I wanted to anyway!

Oh please, don't even think about it, I've got this one.

Haha, you know me, I'll make it work.

Seriously, it's nothing, I'm just glad we could do this.

If you pick up the bill too often or say yes to exxy events when your budget says no, here's what to do instead.

When she was a young university graduate, psychologist and careers expert Suzie Plush was a bridesmaid three times in a six-month period. "Soon after that, a fourth friend asked me to be her bridesmaid, too," she says. "But I just didn't have the budget or the capacity to do it again."

If Plush were a financial people pleaser, she would have smiled politely, sold some furniture and committed to the dresses, spray tans, dinners and potential travel that comes with being a bride's right-hand woman. Instead, she said she was honoured to be asked, expressed how deeply she valued their friendship and admitted she didn't have the bandwidth to do it all over again. "My friend completely understood and we're still close today."

Spot the signs

Financial people pleasing is putting others' needs ahead of your own goals, desires and wellbeing, explains money coach Betsy Westcott. Think agreeing to dinner at hatted restaurants when you need to focus on your mortgage; just saying yes to the salary offered at a new job because you don't want to seem greedy or buying extravagant gifts for fancy friends when you normally shop at Kmart.

"It might seem kind or generous or feel good in the moment but financial people pleasing often comes at a fiscal and emotional cost," says Westcott. "It can even push you into debt to keep up appearances, creating significant stress and pressure."

Eager to please

Financial people pleasers don't splurge because they want to, says Westcott, but because they feel they need to in order to gain approval, avoid conflict or even feel safe in relationships. "We might overspend or over-gift because we want to feel valued or seen. It can make us look big-hearted, successful and even lovable."

At its core, this common behaviour is often driven by a fear of rejection, says Plush. "Saying no can trigger anxiety about losing connection with people." Sometimes literally. Declining a weekend away with mates can leave you with FOMO (fear of missing out) and wondering if they'll invite you again.

"Some people harbour an internalised belief that love and acceptance comes through self-sacrifice," says Plush. In other words, showing love with money or gifts they worked hard for. "I once worked with a client who said if a gift for his wife didn't come in 'an orange box' – as in, from Hermès – it wasn't worth giving," recalls Westcott.

Others just want to avoid conflict. "To them, it can feel simpler to quietly absorb the cost than initiate a boundary-setting conversation, which can be very uncomfortable," says Plush.

Eye on the prize

Stamping your own financial goals into your brain is a great first step to help curtail people-pleasing behaviour. "This gives you a clear framework around what you say yes to," says Westcott. "Without that clarity, every invite or offer feels like a 'Why not?' moment. But agreeing to one thing often takes away from a goal that actually matters to you."

Whether it's contributing to a costly gift or a holiday timeshare, take a beat. "Make your breath be your first word," advises Plush. "Instead of jumping into any financial commitment, say, 'Let me check and get back to you.' It gives you pause and time to respond with intention, rather than on impulse."

No need to pay me back, honestly – I'd feel weird taking it.

All good – it wasn't that expensive anyway.

Count me in! I'll be there!

Set boundaries with any family or friends who tend to (unintentionally) routinely drain your bank account. Communicate that you care about the person and the relationship but that you're honouring your financial wellbeing. "Frame your priorities in a positive way," suggests Betsy. "Instead of saying, 'I'm too broke,' try, 'I'm watching my finances at the moment but still want to connect; can we plan something low key?' or 'Let's skip gifts this year and spend time together.' Most people will react positively and respectfully." If they don't, it may be time to re-evaluate the relationship.

Cheap love

There are myriad ways to grow and galvanise your connections that don't require a personal loan. "You don't always have to meet for dinner and drinks," says Plush. "We bond through experiences so think of cost-effective activities like going for a walk or visiting free museums." But you don't need to scrimp entirely; consider creating an account or budget line item dubbed "fun" or "giving" to help you maintain those boundaries.

Telling someone how you feel about them costs nothing. "I think we underestimate the pricelessness of sending an encouraging voice note or handwritten card," says Plush. "Communicating someone's value to your life through words has such a big impact on relationships." ◆

Easy social swaps

- **Share goals, not beers:** Train for a fun run with a friend.
- **Pitch in:** Rather than meet a new parent for coffee, help them fold laundry.
- **Drop the shop:** Skip the high-end boutiques and host a clothes swap.
- **Bring back bridge:** Sub out pub trivia nights for cards nights at home.

Budget Smart

The summer of simple joys

Alexis Teasdale
Founder of The Festive Co

It's the most wonderful time of the year – and the most expensive. But there's no need to let Christmas drain your savings. There are plenty of ways to cut costs without cutting out the joy.

'Tis the season for presents, parties and stretching the budget. For all the joy and merriment that the Christmas period brings, it can also put a real dent in your bottom line – and the financial hangover can last long into the new year. It's estimated that Australians spent about $11.8 billion on Christmas presents in 2024, with even more money going towards food, holidays and decorations.

It appears that for many of us, the challenge lies in figuring out how to be both festive and financially fit at the same time. "It's absolutely possible," says Alexis Teasdale, founder of The Festive Co. "With some forward planning and thinking outside the box, you can find ways to have a blast without the exorbitant price tag." To follow, we've got top tips to help you strike the balance this summer.

1. Opt for smart menu swaps

For Christmas lunch, consider the investment ingredients. A roast chicken is cheaper than a leg of ham, or grab a frozen turkey instead of a fresh one. Then bulk out the meal with wallet-friendly options (baked potatoes are a crowd-pleaser) and serve fresh fruit for dessert.

Tip:

Find treasure at home

Regifting gets a bad rap but it can be fun if you're all on the same page. Start a new tradition where everyone brings a gently loved item they no longer need. It's like Secret Santa with stories attached.

Kate Paneros, Urban Safari Photography

2.

Save on wrapping paper

"When it comes to wrapping, have the kids draw on brown kraft paper," says Teasdale. "My kids' favourite style is to glue on pompoms then use a marker to join them so they look like fairy lights."

3.

Use nature to create a vibe

Foraged pine cones and native florals offer a fresh and free alternative to overpriced table settings. "Greenery looks gorgeous laid down the middle of a table, in mismatched vases or even in sprigs on a napkin with some string tied around it," says Teasdale.

Valbar STUDIO / Stocksy United

4.

Change the time of your Christmas gathering

Food is a large part of festive celebrations but the highlight is actually coming together with loved ones. So why not mix it up this year and gather for brunch rather than lunch? You'll find serving pancakes, fruit, fresh juice and coffee is much easier on the wallet than a seafood spreads.

5.

Manage expectations

If you're simplifying gifts, say so, says Niyoosha Reinehr, a financial adviser at AIA Financial Wellbeing. "Let people know you're focusing more on connection and less on material things this year." For adults, you could suggest a shared meal instead of presents and experience gifts are a great option for kids. "You may find others appreciate the suggestions and relief from gift-giving pressures."

6.

Try traditions that are more about togetherness

Take a walk to see the festive lights or attend a local carols event. You can also have a Christmas movie night at home – all you need are your PJs, popcorn and a streaming service subscription. "Gingerbread-houses kits can be expensive so decorate biscuits instead," says Teasdale. You'll need arrowroot biscuits, caster sugar for the icing and silver balls for adornment.

Make it matter

We've all heard the saying "It's the thought that counts" and the sentiment rings true: homemade, heartfelt gifts carry much more meaning than something bought at a store.

- **For food lovers...** jars filled with infused oils or ingredients for making biscuits will be appreciated.
- **For new parents...** make your own IOU cards for babysitting or drop off a home-cooked meal.
- **For little ones...** colourful homemade playdough teamed with a couple of cookie cutters will be a hit.
- **For green thumbs...** pot up herbs in painted terracotta pots or make plant cuttings in glass jars for them to grow at home.

Tips:

Don't over-cater for crowds

A good rule is to plan your menu based on the number of guests, then use a simple "one main, two sides" formula (and resist the urge to add "just one more dish").

One and done on Xmas day

Introduce Secret Santa for adults or suggest a family gifting pact where you only buy one present per household or just presents for the kids.

7.

Let your tree tell a story

A stylish tree has its merits but there's something special about decorations you've created yourself. Maybe it's a wreath made from eucalyptus leaves or pretty bows made from leftover ribbons. "A really cute DIY idea is pasta chains, which the kids can paint," says Teasdale. "They look awesome."

8.

Create a Christmas budget

Allocate money for the essentials (travel to visit family) and set a limit for other seasonal expenses (gifts, food, party outfits). You can set weekly, fortnightly or monthly budgets for a range of spending categories in the CommBank app when you search Money Plan. "Check how you're tracking each week," says Reinehr. And if you've exhausted your allocation for eating out, flex rather than go without. Perhaps dinner with friends becomes a walk and talk.

Visit commbank.com.au/financial-advice for more information. ◆

Keep kids busy

Go old-school with the young ones during the holidays. When screen time's up, try these fun, low-tech ideas.

- **Pack a picnic.** Head to the park or beach and make the most of sunny days.
- **Board-game bonanza.** Rainy days call for a marathon – and the winner has a night off chores.
- **Scavenger hunt.** Challenge teens to set up an outdoor treasure trail or obstacle course for younger siblings.
- **Backyard camping.** Pitch a tent, toast marshmallows and sleep under the stars.
- **Frozen treasures.** Freeze small plastic toys in containers and hand out some spoons for a fun dig-and-discover game.

Cost of Living

Sleigh the spend

You don't have to step outside your financial comfort zone to gift generously this festive season.

STORY BY SARAH MARINOS

Turn spending into savings with cashback

Consider cashback programs to recoup some of the money you spend on gifts over the holiday season. "These websites and apps will pay you cash back into a dedicated account – usually after a waiting period – if you follow the links and instructions," says CommBank personal financial expert Jess Irvine.

The money you get will often be a percentage of the amount you spent with an eligible brand or service or a set amount for reaching a spend threshold. CommBank Yello offers cashback on purchases such as groceries, fuel and entertainment, as well as products from retailers like JB Hi-Fi and Myer.

Work your points

Many retailers offer reward schemes for regular customers. You might also be able to grow your points balance if you make everyday purchases or buy gifts using a credit card with a rewards program, says Irvine. "Banking your points can create a handy savings pot to draw on when needed." CommBank Awards points, for example, can be used to purchase everything from cookware and smartwatches from Myer to gift vouchers, too.

Spread out the cost

Buying a big-ticket item can create financial stress in the holidays so consider spreading out the cost to ease some of that pressure. Using an instalment plan like SurePay is an option if you have an eligible credit card. These purchase plans allow you to set up repayments at zero per cent interest for recent buys of more than $100, with a small fee. Head to the CommBank website for more information.

Get amongst the sales

Sales events start long before Boxing Day and they offer a great opportunity to buy the gifts you want for less. You can make some big savings during Black Friday on 28 November and Cyber Monday on 1 December. Just be sure to approach the sales strategically. "Don't browse," warns Emma Edwards, a financial behaviour specialist and founder of The Broke Generation. "Search for a specific item on your list, add it to your cart and then move on to the next item."

Make a list (and check it twice)

Shopping for gifts during the holidays can spiral fast, says Edwards. "You might be stressed. You've heard the same Christmas songs over and over. Maybe you can't find what you want – or don't really know what you want – so one purchase leads to another... and another. Before you know it, you're on a spending runway." To stay in control and keep the season's chaos from taking over your bank account, plan ahead. "Go gift shopping with a list and include backup gift ideas to avoid that runway." ◆

Good Plan

Your new-pet checklist

A guide to the costs and essential steps to take when bringing a fur baby home with you to stay.

STORY BY LAUREN ROUSE

Make a new budget line

Introducing a new pet to your home offers a near endless source of affection but it can also be an unexpected drain on the wallet. Dr Tim Hopkins, an emergency vet at Small Animal Specialist Hospital Northern Beaches (SASH), says "in the first year, your new puppy or kitten can cost up to $6000 and thereafter, you could be spending up to $3000 per year for dogs and $1600 for cats." Take a look at your outgoings and ensure you can afford the extra expense.

Create a safe space

You'll need to make your space a home for your new furry friend so outfitting it with bedding, toys and litter trays is a must. And pet-proofing your home is crucial, particularly for renters. Barricading carpeted areas can help prevent accidental stains during the toilet-training period and buying a scratching post can help stop carpet and furniture from being shredded.

Plan for the unexpected

Investing in pet insurance can help your four-legged friend be covered for various incidents, especially if you don't have an emergency vet fund set aside. Joni Hudson, chief insurance officer of PetSure, adds that surprise medical costs can escalate quickly and insurance can help soften the financial blow. "Last year, a customer submitted a claim for a dog that was playing on the sofa, lost his balance and fell, fracturing his leg. The treatment came to $14,400, so the owner submitted a GapOnly claim on their pet insurance policy - provided by CommBank - and was only out of pocket $2000 for the gap between their eligible claim benefit and the invoice." ◆

Prepare balanced treats

Asking your vet for pet-food suggestions can go a long way in keeping your new family member well. To reduce costs, Hopkins recommends buying in bulk and taking advantage of recognition programs, such as CommBank Yello, which offer discounts on groceries. Putting your animal on a balanced diet can help reduce health issues later, Hopkins says. "Overweight pets are more at risk of high blood pressure, heatstroke, diabetes, some cancers and anaesthetic complications."

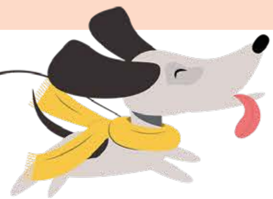
Be proactive with health care

Health care is one of the more expensive aspects of pet ownership. Procedures like microchipping and spaying are vital for your pet's future, as are vaccinations and regular vet check-ups. It can be tempting to skip these procedures to save money but "prompt veterinary attention will reduce your costs overall", says Hopkins.

Three pet insurance wins

1. CBA Pet Insurance, provided by PetSure, includes 24/7 Live Vet support, giving you chat or video access to a qualified vet at any time, day or night.
2. Adding on Routine Care (a non-insurance benefit) to your policy can pay part of the way on pricey procedures like desexing and teeth cleaning.
3. Enjoy no waiting periods on emergency pet boarding and specified accidental injury cover, which covers cases like poisoning and bone fractures.

Visit commbank.com.au/pet-insurance to learn more.



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. See page 6 for more information you should know.

Is ducted air really worth it?

Thinking of upgrading? Here's what to know about comfort, cost and peace of mind.

The comfort factor

There's nothing like stepping inside to escape the extremes – whether that's a hot summer afternoon or chilly winter morning. And it's not just about physical relief: research* shows our focus improves and we enjoy ourselves more in comfortable indoor climates and we tend to sleep better. With a ducted system you can enjoy whole-home comfort and control it from anywhere with smartphone connectivity, year-round no matter the season.

Smarter energy use

Today's ducted aircon isn't just about comfort – it's about being clever with energy. A new Daikin ducted system can be zoned so you only heat or cool the rooms you need. Add in smartphone controls and you can adjust the temperature before you even get home. It's smarter living, with lower running costs so you can spend time enjoying your space, not worrying about bills.

Peace of mind (and value)

When you're making a big home investment, you want reliability – and a return. Daikin's ducted systems tick all boxes: whisper-quiet operation and locally made options designed for Australian conditions, from a company that has been named *Reader's Digest* Most Trusted Brand three years in a row. Ducted systems can be an attractive feature for future buyers**, adding long-term value as well as everyday comfort.

Is it time to upgrade?

- Are you planning a renovation or new build?
- Do you want whole-home comfort without multiple units?
- Are you after energy savings and lower running costs?
- Do you need quiet operation for peaceful nights?
- Are you keen to support Australian-made products?
- Are you thinking about long-term property value?

3 things we love about Daikin ducted

Set the vibe.

Smart zoning means you can keep the living room cool for family time while switching off the rooms you don't need.

Shhh... it's quiet.

With Night Quiet Mode, you (and your neighbours) can enjoy a peaceful night's sleep.

Built on trust.

DAIKIN

To learn more, visit: **daikin.com.au**

* "Home Ambient Temperature and Self-Reported Attention in Community-Dwelling Older Adults," Journal of Gerontology: Medical Sciences, 2025; "Impact of Home Ambient Temperature on Self-Reported Mood and Attention in Community-Dwelling Older Adults," Innovation in Aging, 2022. **"The Impact of Ducted Air Conditioning on Property Value: Insight from Experts," Michael Yardney's Property Update, 2023. Daikin Australia Pty Ltd ABN 62 00 172 967.

The CommBank Tour hit the road in August, from Gunnedah to the Gold Coast, Wagga Wagga to Whittlesea where visitors learnt about how to spot a scam, more about cash flow and how to help plan ahead on personal finances. If you missed us, you can register for a learning seminar in your local area or learn online by visiting www.commbank.com.au/tour. More stops to come in 2026.

The CommBank Tour

Event terms and conditions may apply.

Grow

Make it count

SMALL BUSINESS

Scene stealers

Trusting their instincts on products that would stand out helped Rhiannon and Neil Druce crack the candy code.

Trendsetters — Fair Shares — Get Smart

Courtney Rae Photography

Small Business

Scene stealers

STORY BY HANNA MARTON

These founders have mastered the art of getting noticed by listening to their customers – and sometimes learning the hard way.

Standing out in the crowd is no easy feat when you're running a small business. Whether you're selling fashion, chocolate, wine or wellness, there's always competition and plenty of noise. Yet for many founders, the challenge of cutting through is also part of the thrill. It's about tuning in to what customers really want, taking a few risks and learning lessons along the way. Here, four thriving founders share how they're moving the needle.

Invest in the right storytelling

When Courtney Zheng launched her eponymous fashion label three years ago, she drew from her parents' and grandparents' experience in the textile business. Courtney's chic garments have already graced the runways at Australian Fashion Week.

1. **Elevate yourself:** "If a market is saturated, you need a unique selling point. In fashion, if you offer pieces with a luxurious application, a better cut and better sewing, when a customer puts them on, they can tell it's a higher-quality garment than a similar-looking item from another brand."

2. **Price it right:** "I'm lucky that the business is completely vertically integrated. We own our own production line in China, including a 10-person atelier that's been in my family for three generations. We can price competitively because we don't have a middleman, like other brands of a similar calibre, that take a cut from each end."

3. **Invest in PR:** "Storytelling is important. A public relations agency can help you with that when you launch a brand. It's different for each company but from the inception of my business, my agency helped me focus on my own story and celebrating my heritage."

I wish I'd known...

"You may have seen your parents run a business or worked in the industry but when it's your own business, you realise that managing people is a huge undertaking. You also care a lot more."

Compadre Picture Co

Prioritise valuable connections

Disenfranchised with the "commoditisation" of yoga, Amanda Zdanowicz founded SoHo Yoga in Brisbane in 2014, in an effort to give more people access to this ancient practice.

1. **Be community minded:** "I'm a yoga teacher first and a businessperson second. I wanted to make yoga accessible for all so we offer concessions to those who need it, plus teacher-training scholarships. We collaborate with not-for-profit The Yoga Partnership, which facilitates classes for people living with disability, cancer, mental health conditions and more."

2. **Keep it local:** "People don't typically travel more than a couple of kilometres to go to yoga so we're hyper-local and rely on word of mouth and referrals. I don't need 30,000 Instagram followers on the other side of the world to promote my business. Social media, for us, is less about customer acquisition and more about fostering connection among existing clients."

3. **Apply for local awards:** "This year I received a Lord Mayor's Women in Business Grant and it's been so much more than just funding. The 12-month development program that comes with it has opened up amazing professional networks. I'd encourage small business owners to explore local or state government grants and awards. It can be a game changer, especially when you're looking to scale or strengthen your community impact."

I wish I'd known...

"You can't always replicate your business model in another place. I tried it in two different suburbs, which I thought would be similar to our first location but it didn't work. I've learnt to appreciate and be content with what I've got: incremental growth year-on-year."

Take on risky opportunities

Father and daughter duo Neil and Rhiannon Druce run Junee Licorice & Chocolate Factory out of a restored flour mill in NSW's Riverina region. From holding the world record for the longest piece of licorice to collaborating with influencer Ellidy Pullin on Easter chocolates, they know how to get attention.

1. **Just say yes:** "Opportunities come up, like a television appearance or an event, and we've always said yes and then sorted out logistics later," says Rhiannon Druce. "Sometimes it's great and sometimes it's chaotic but we've always figured it out. Saying yes has brought us some of our biggest wins, like our first chocolate event where 6000 people turned up when we had expected a few hundred."
2. **Tell your story:** "We've always had an authentic approach to marketing," says Rhiannon. "We show the people behind the product and how we make it. Audiences especially enjoyed our social media over the COVID period – they were locked down and wanted to see fun people having fun."
3. **Be original:** "The first step is choosing your product," says Neil Druce. "If you make a product that everyone else is selling, you're in trouble. It's the difference between competition and "surpetition" [running your own race rather than focusing on competitors]. Nobody else in the southern hemisphere was making organic licorice."

I wish I'd known...

"To trust my gut with how best to market our brand, because we know it better than any guru," says Rhiannon. "In the early days, we were told that showing the faces that create the product wouldn't work in a digital world but that advice was wrong.

"We've always said yes to opportunities that come up and then sorted out logistics later."

– RHIANNON DRUCE

Courtney Rae Photography, Charlie Kinross

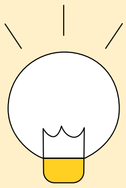
Meet your clientele where they are

At Marshall Waters' game-changing bottle shop and wine bar, ReWine – which has locations in Brunswick East and the Queen Victoria Market in Melbourne – customers can return and refill their wine bottles, saving money and supporting sustainability.

1. **Listen to young voices:** "Trust the youngsters to generate ideas; they're amazing. It was our younger staff members who suggested a series of trivia nights, which are working quite well for us now."
2. **Nail the location:** "The clientele in Brunswick East tends to be big on sustainability but doesn't want to compromise on quality. The area attracts a younger demographic who tend to have mortgages, too, and the wine is cheaper once you start refilling."
3. **Partner up:** "We've been a major sponsor of the Melbourne Fringe Festival for years. We supply wine for them and it's really good exposure for us. The audience tends to be environmentally aware and they're interested in our wine."

I wish I'd known...

"To harness social media earlier. I'm of a generation that sees it as a blur of information but I guess it's time to teach an old dog some new tricks and just get on with it." ◆



Piquing interest

Startup mentor and Outfoxed founder Samantha McCallum spills her top business secrets.

- Frame your business as the answer to a rising trend, shift in consumer behaviour or urgent problem.
- Start with smaller "niche" media coverage, which is more accessible and can lead to inbound interest from bigger outlets.
- Build reactive "PR muscle" by setting Google Alerts for industry topics. Jump on relevant headlines with your take.
- Package insights, not your pitch. Founders who teach tend to get quoted so focus on being an expert, rather than your product.
- First pop-up? First international order? First team hire? Share milestones publicly. The media is drawn to growth signals.

Trendsetters

Prefab perfection

Clever, customisable and often cost effective, prefab homes are redefining what it means to build your dream home.

STORY BY JULIE LEE

Rob and Jacqui Wootton's home is nestled into the hillside overlooking Obi Obi valley in the Sunshine Coast hinterland. They bought the property in 2019 with the plan to renovate the existing house on the block but as soon as they started talking to builders, they realised that was unrealistic. "The house is built on a relatively steep slope and in the end, it was cheaper to remove the existing house and start again," says Rob.

After much research, Rob and Jacqui settled on a prefab home. "The reason we looked into prefab – or modular-style construction – was purely for cost and practical reasons," says Rob. "The thing that surprised us the most was the flexibility of design we had with the house. We originally thought prefab homes were restricted to poky rooms, low ceilings and simple block-shaped houses made from cheap materials, which couldn't have been further from the truth."

Prefabricated (prefab) homes are partially built in factories then moved to your land and built in. "The main advantages are cost, speed and efficiency of construction," says Rob. "Because the houses are built in the one location, that means the labour, raw materials and weather can be controlled to a large extent."

A modern solution

There's no question that Australia is in a housing crisis – demand for homes is outstripping supply and prices are high with new mortgages accounting for about 50 per cent of the median Australian household income.

To address the problem, the government set an ambitious target to build 1.2 million homes between mid-2024 and mid-2029, which is 240,000 homes annually.

According to Georgina Harrisson, CEO of Amplify, an independent community-led think tank tackling housing and other big national challenges, "the current lack of supply is driven by a multitude of factors, most notably falling construction sector productivity, insufficient labour supply, historically high costs of construction materials, inefficient land use and planning approval systems and a lack of available land."

But just as the problem is complex so is the solution. "Relying on one-off, site-by-site construction, which is the major feature of traditional building, will not clear the backlog," says Harrisson. "Modern construction, including prefabricated housing, offers the opportunity to build more homes sooner around the country."

New advantages

Controlled building conditions is just one benefit of this style of construction. "Prefab homes provide speed, quality control and cost certainty," says Billie Higgins, marketing manager at Saltair Modular, the company Rob and Jacqui used to build their property. "Factory-based construction reduces delays and also material waste because any excess due to cutting is then factored into the material needs of the next house being built. The homes can also be delivered to remote areas, offering a solution for communities facing housing pressure."

The ability to customise their build was a big plus for Rob and Jacqui. "We were able to build our house without compromising the design," says Rob. "We have no load-bearing internal walls, giving us complete flexibility. Overall, the house was cheaper than a traditional build."

(Opposite and above) Rob and Jacqui Wootton's home.

"There's a whole range of eco-initiatives that we're plugging into these projects to ensure our families make the healthiest choice for themselves but also for the planet."

– JAMIE DURIE

samseyephotography.com.au, Evan Morgan/Newspix

(Above) A Dimensions X prefab design.

"We need to recalibrate how we think about living. Smaller, well-designed, sustainable homes are the true answer to our housing crisis."

– OSCAR MARTIN

Sustainable choices

Prefab construction may be helping reshape the building industry with smarter, more sustainable practices. "By building in a factory, there's less land disturbance and fewer truck movements because we have materials delivered in bulk for multiple homes at once rather than one at a time to a site so there are far fewer deliveries overall" says Higgins. "Many prefab homes also incorporate energy-efficient design, solar options and passive heating/cooling principles."

As host of the television show *Growing Home*, Jamie Durie has seen some of these innovations firsthand. The series follows three homeowners as they build their dream prefab homes. "There's a whole range of eco-initiatives that we're plugging into these projects to ensure our families make healthy choices for themselves and for the planet," says Jamie. "They're using FSC-certified timbers that are grown in managed forests and using solar passive design principles so they're getting winter sun but protected from the western sun."

Dispelling myths

Durie believes it's time Australians started to embrace prefab building methods. "These are not the kit homes of 30 years ago," he says. "Prefab now is a more sophisticated system where the building quality is much higher."

Higgins agrees prefab homes have evolved over the decades. "One of the biggest misconceptions is that prefab homes are low quality or temporary. In reality, modular homes are built to the exact same codes and standards as traditional builds."

Oscar Martin, co-founder of prefab company Dimensions X, believes we're now at a point where prefab could transform housing. "Not just through efficiency but by recalibrating how we think about living. Smaller, well-designed, sustainable homes are the true answer to our housing crisis."

Making it happen

One of the biggest barriers to entry has been getting finance for prefab builds but that's changing now, too. "CommBank is the first major bank to offer a construction loan for prefab houses," says Durie. "It's the link that mums and dads and first-home buyers might need to get into a house."

Harrisson agrees that initiatives like this make a big difference. "Good projects stall when finance is built for one type of construction and it fails to take in different ways of construction," she says. "A lot of the value in prefab is created earlier in the design phase and in the factory so loan products need to recognise those milestones."

So is prefab the answer to our housing crisis? Durie thinks so: "If you can build a house in three months, think of the interest and the rent you'll save," he says. Rob agrees. "I'm a huge fan of this style of construction. It should be top of anyone's list when building a new house." ◆

CommBank's Construction Loan

Here's how financing works with a prefab home loan: first, find a prefab-home manufacturer. Once you have a fixed-price build contract of up to $1.5 million, you can access progress payments of up to 80 per cent of the contract price or 150 per cent of the land equity (whichever is lower) before the home is affixed to the land, if you use a CommBank assessed manufacturer.

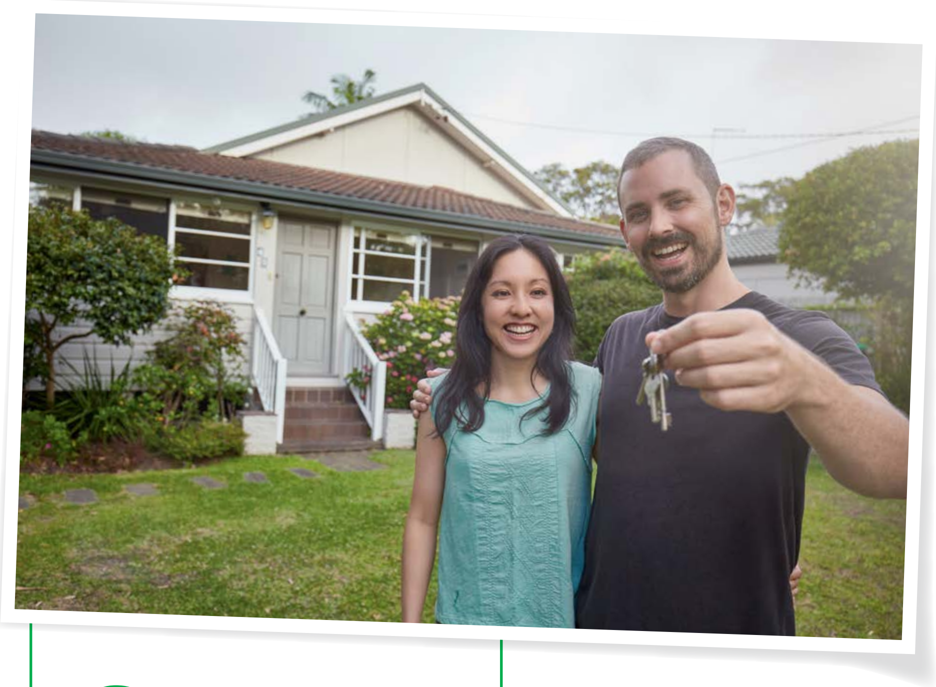
If you don't use one, you can access up to 60 per cent of the build contract price or 120 per cent of the land value (again, whichever is the lesser of the two). Reach out to a CommBank home-lending specialist to find out more.

Dimensions.com.au/Alejo Achaval

POWERED BY DOMAIN

A first-home buyer cheat sheet to finding the home you want

Becoming a first-home owner isn't easy, but with the right support and smart strategies, getting the keys is still possible.



1 Make the most of government support

There are several government schemes designed to help first-home buyers get into the market faster. The Australian Government 5% Deposit Scheme allows eligible buyers to purchase a property with as little as a five per cent deposit without paying lenders mortgage insurance.

The First Home Super Saver Scheme lets you put extra contributions into your super fund then withdraw them to put toward your deposit. And in some states, you may also be eligible for stamp-duty concessions that can save thousands. "My advice is to do your research and see what's available in the area you want to buy in," says Dr Nicola Powell, chief of research and economics at Domain. It may be the difference between purchasing a property next year or in five.

2 Look beyond the dream suburb

Finding the right property isn't just about the here and now – it's about looking ahead. Powell suggests thinking creatively about location. "Consider neighbouring 'bridesmaid suburbs'," she says. "These are areas that haven't seen as much growth as your dream suburb but over time you'll see similar amenities being added and they'll begin to catch up, value-wise." Location is everything, Powell adds. "Focus on the location and floor plan over finishes. If it has an old bathroom, that can be upgraded over time. But you can't change location." Ask yourself practical questions: what are the transport options like? Can you walk easily to parks, shops, schools and services? "

3 Future-proof your first home

Before making an offer, ask yourself:

- Could I see myself (or tenants) living here for the next five to 10 years?
- Are there infrastructure plans in the pipeline that will boost the area's value?
- Does the neighbourhood feel safe, connected and convenient?
- Is there room to grow – whether that's for a family, home office or investment potential?

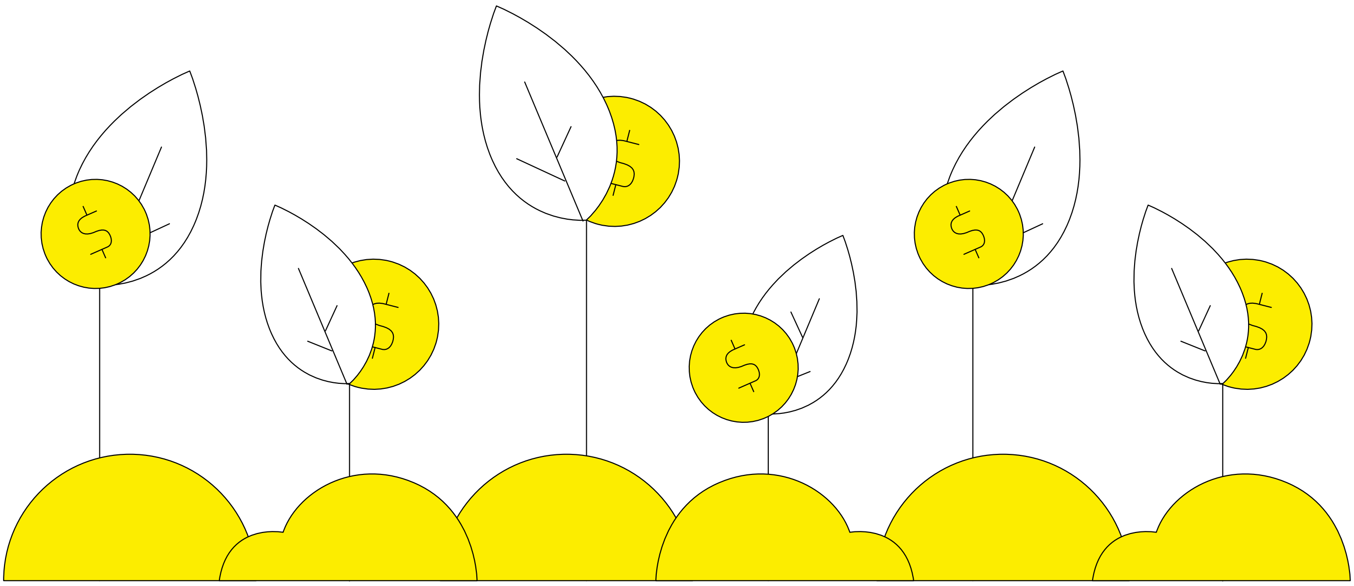
Fair Shares

Feel-good investing

STORY BY BROOKE LE POER TRENCH

The festive season often brings us back to what matters: connection, giving, purpose. So it's no surprise more Australians are carefully considering how they invest their money.

Purpose-driven investing is a way to grow your wealth while backing causes and companies that complement your values. "It involves putting your money into stocks or other investments that might be better aligned with your personal values or ethics," says CommSec analyst Steven Daghlian. "These are companies that aim to turn a profit while also leaving a positive impact on the environment or supporting social causes." Also known as sustainable, ethical or ESG (environmental, social and governance) investing, this approach lets you support the world you want to live in and potentially reap solid returns along the way.



> “Many stocks that are ethically screened are some of the world’s largest companies.”

Choose what matters

Before investing, Daghlian suggests taking time to define your personal values. “Are you passionate about climate action, clean technologies or board diversity in business? Being clear on what’s most important to you can help guide your choices.” It’s also worth understanding how ethical funds screen their investments. Some use positive screening (picking companies that lead in ESG), while others use negative screening (excluding industries or behaviours that clash with certain ethics). “Educating yourself on different ESG methodologies can help you understand why some companies are included or excluded from a fund.”

Start small

Thanks to platforms like CommBank’s in-app investing feature (which lets you invest from just $50), building a share portfolio has never been easier. “One option is ETFs [exchange-traded funds], which hold a bundle of different assets and often focus on a particular theme, such as sustainability,” says Daghlian. From ETFs focused on clean energy or gender equality to portfolios that avoid industries like fossil fuels, gambling or tobacco, the options are broad and growing.

Promising returns

One common question is whether this type of investing means giving up growth. The answer: not necessarily. “Many stocks that are ethically screened are some of the world’s largest companies,” says Daghlian. “If you’re investing in a sustainable-themed ETF, head to the issuer’s website to check out performance history and what’s included.” He adds that it’s smart to diversify, blending values-aligned funds with more traditional investments can help spread risk and broaden your opportunities. “ESG investing exclusively can limit your choices so mixing it with traditional options is a great way to stay balanced.” ◆

The good guys

If you’re new to ethical investing, the DJSI (Dow Jones Sustainability Index) is a global scoreboard for companies doing the right thing by people and the planet. Each year, the index assesses thousands of companies based on ESG factors and only the top performers make the cut. Here are three stand-outs you may spot in ethical ETFs.

Microsoft

You might know it for programs like Word and Excel but Microsoft is also a pioneer in sustainability. It became carbon neutral in 2012 and has committed to becoming carbon negative by 2030. The company also supports global social programs, from digital skills for disadvantaged youth to advancing accessibility in tech.

Alphabet (Google)

The search engine giant is serious about clean energy. Google was the first major company to match its entire electricity use with renewable energy and is working toward operating entirely on carbon-free energy by 2030. Alphabet also scores highly on social responsibility thanks to education, healthcare and ethical AI initiatives.

AbbVie

While it might fly under the radar, AbbVie is one of the world’s largest healthcare companies – and one of the most responsible. It’s recognised for strong governance, transparency in clinical trials and major investments in equitable access to treatment. It’s a popular pick for investors who want to support progress in medicine.

Get Smart

Small biz, big tech

Emerging tech like AI is reshaping the way we operate, giving small business owners near-unlimited ways to work smarter and faster. Now the challenge is unlocking its potential.

STORY BY JULIE LEE

There's no denying it: new technologies are changing the way we work and while a lot of headlines focus on the risks, there are many compelling reasons for small business owners to sit up and take notice. Unlocking the power of technology like AI can free you up from some of the more mundane tasks, making your business run more efficiently and giving you time to focus on your priorities.

As well as helping streamline admin tasks, new technologies can also make your business banking faster and more secure. Here are some ways to work smarter.

Become program savvy

It's likely you're already using new and emerging tech in your business but ask yourself this: are you using those programs to their full potential? "Small business owners need to invest time to upskill in the tools they already have," says Matt Cowdroy, productivity expert and founder of Think Productive Australia. "You may be using a program like Xero to do your invoices but have you spent time understanding the best way to send quotes or how to automatically send reminders when invoices are overdue?"

Time doesn't come cheap for small business owners but this is a worthy investment, says Cowdroy. "You'll never have more hours in the day but there will definitely be a return on the investment of your time."

Build your own AI robot

Once you start using AI to help your business, the possibilities are endless. AI can speed up repetitive tasks, such as rostering and cleaning schedules, and engaging it for more complex tasks like brainstorming can be surprisingly rewarding. To get the most out of it for your business, though, it helps to create your own AI agent.

"I have an AI agent in ChatGPT," says Cowdroy, noting that you need the paid version of ChatGPT to utilise this function. "Creating an agent is like building your own robot, which I call my employee. I've loaded ChatGPT up with my company's website URL and brochures as well as some workshop overview documents and that's about it – my 'employee' knows everything about my business." Now, whenever Cowdroy is brainstorming or writing new training workshops, he can ask his agent questions and get results targeted to his business.

Take the Daily IQ test

While you're becoming program savvy, take a look at the CommBank tools available to small business customers. Daily IQ is an insights tool that helps track cash-flow trends, as well as customer demographics and spending habits. "You can access it by logging on to NetBank and see who your customers are, where they come from and when they're spending," says Joanne Jhaveri, a CommBank business banker. "It can give you valuable customer information that can assist with staffing levels and help target marketing campaigns."

Automate those repetitive finance tasks

Optimising your banking to cut down on manual tasks not only saves time but also minimises human error on your end. "Automated bank feeds securely sync the data from your accounting software, like Xero or MYOB, with your account," says Jhaveri. "You can give your accountant access to your accounting software, too, which saves a lot of time manually inputting things or passing receipts to your accountant in a shoebox."

Improve cash deposit security

If your small business accepts physical money as payment, consider how tech can make your business cash deposits more secure with QR Cardless. Instead of inserting your physical card and punching in a pin at CommBank ATMs, manage deposits or withdrawals through the CommBank app, which will generate a one-time QR code for each transaction. "It means faster and safer cash handling," says Jhaveri.

Stop scammers with tech

Multi-factor authentication is your best tech friend when it comes to stopping hackers in their tracks and it's essential for protecting your money. "CommBank has real-time scam alerts – we sent 35,000 alerts per day about suspicious activity over the past 12 months. That's 10 times more than a year ago," says Jhaveri. "We also have multi-factor authentication on NetBank and a dedicated support team for fraud recovery and prevention." She suggests small business owners regularly check the CommBank website for updates on the latest scams.

Activate your "second brain" with a digital to-do list

If you keep your to-do list on a scrap of paper, it's time to go digital, according to Cowdroy. "A digital system is handy because you've usually got your phone with you – we call that your second brain. If you're carrying a notebook around with you everywhere, you're going to end up missing important things." Microsoft To-Do and Google Tasks are both good options. ◆

CommBank Yello for Business can help upgrade your tech

The program offers benefits and discounts to small business owners. "I always suggest people head to the CommBank app, switch to their business profile and tap CBA Yello to see what they're eligible for," says Jhaveri. Right now, offers on CommBank Yello for Business for eligible business customers include 20 per cent off select Microsoft Surface for Business devices and accessories until 31 January, helping boost your team's productivity with multitasking power and all-day battery life.

Available exclusively for online purchases of selected Microsoft Surface for Business devices via the Australian Microsoft Store until 31 January 2026, while stocks last. Not valid on prior purchases or with any other offer. Microsoft and CommBank may modify or end the offer at any time. Further T&Cs and eligibility criteria apply.

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Live your best life

Dream

MAKE A CHANGE

Block to bush

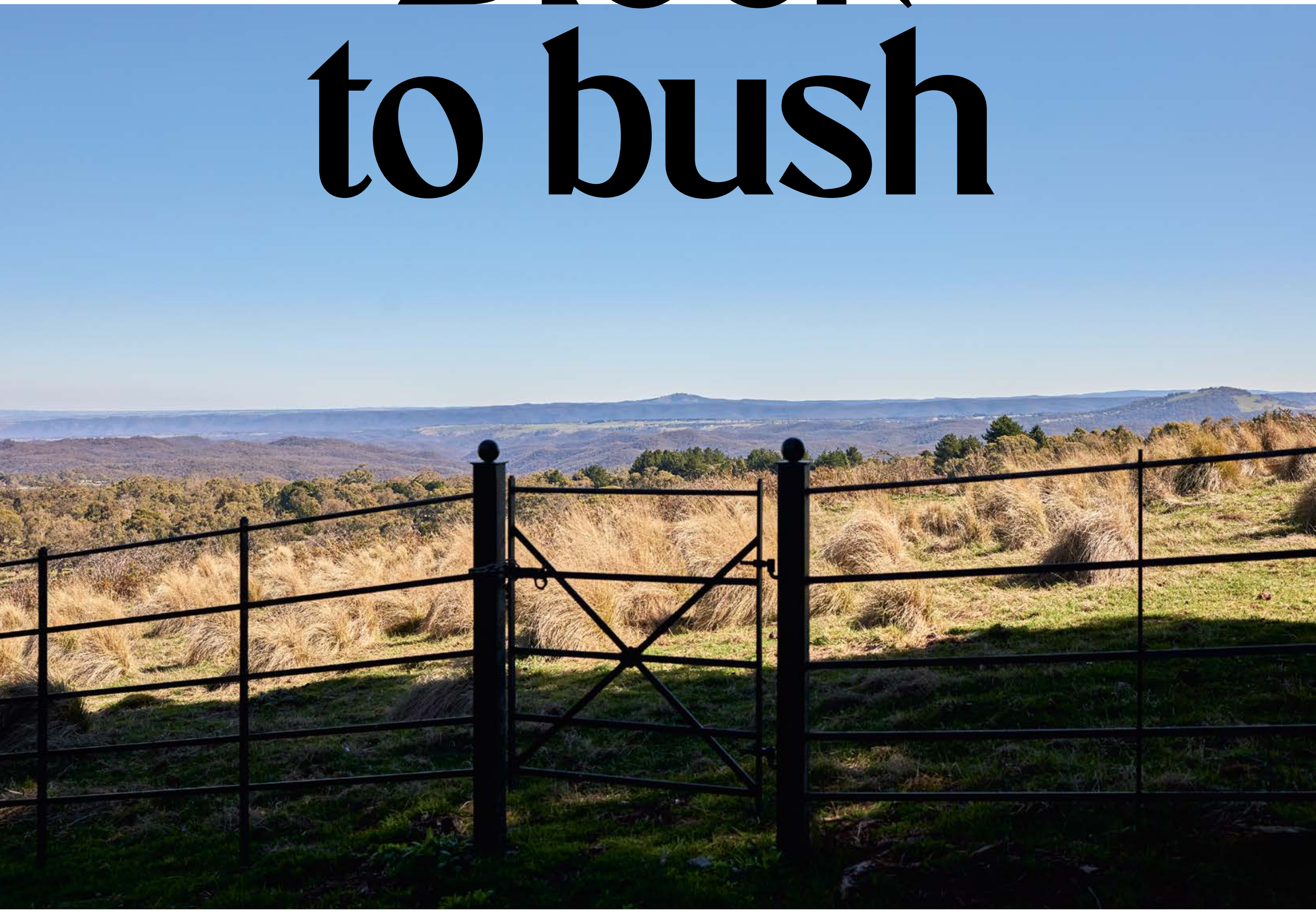
Meet the producers who finally fulfilled their dream of finding some space.

Taryn Peck

House Proud — Bucket List — One Last Note

Make a Change

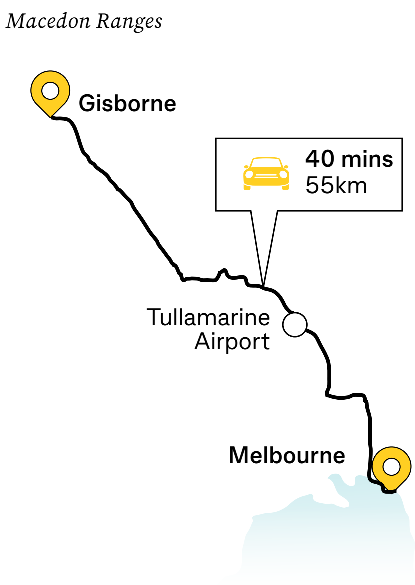
Block to bush



STORY BY BEK DAY + PHOTOGRAPHY BY TARYN PECK

Meet the couple who forged a career telling stories about other people's dream homes – until a big move led them to their own.

They'd spent years bringing the highs and lows of home renovating to life on screen. But for Melbourne-based TV producer Julian Cress and his wife, Sarah Armstrong, the desire to create a space of their own came in the middle of COVID. "We were living in Albert Park with two small courtyards, the kids were five and six and they'd closed all the parks," says Sarah. "I just needed nature."



Finding their place

Sarah, co-founder of The Block Shop, was raised in the country and had hit her city limit. “We started looking for grass and then Julian took it to the next level,” she laughs. Julian, co-creator of TV juggernaut *The Block*, found a property near Gisborne, in Victoria’s Macedon Ranges. “We now have a huge amount of grass,” says Julian, “and three ride-on lawnmowers.” Just 40 minutes outside Melbourne, Gisborne ticked all the boxes for the family. “I have a meeting in the city this afternoon at 3pm,” says Julian. “I can leave at 2.20 and be home for dinner.”

While the couple quickly fell in love with the space, location and nearby town, the house on the property was a different story. “It was an ’80s kit home, which wasn’t going to work for us,” says Sarah. “So we’re doing a big reno – we’ve started by renovating a little guesthouse, with the idea that guests will come and stay for long weekends. It’s self-contained and we’re living in it while we work on phase two – the renovation of the main house.”

Big budget questions

Julian says one of the main financial considerations for the pair ahead of the tree-change was figuring out whether the renovation was a wise investment. “We had to weigh up the risk of over-capitalising,” he says. “We knew that we had to completely renovate the house. We knew that we’d have to extend it to make it work. And because we’re involved in the building industry, we also knew that the cost of doing so had gone up by 50 per cent minimum.”

Luckily, Julian and Sarah’s research – as well as the knowledge that Gisborne was a long-term lifestyle investment – proved the move was financially viable. “We found that we had bought in a place where, if we did spend all that money, it would only add to the value of the property,” says Julian. “And because we’re here indefinitely, it’s harder to over-capitalise. When you know that you’re going to be in a place for 20 years, that money gets amortised out and it’s a long time before you go, ‘Oh no, we spent too much!’”

(Top, from left) Julian Cress and Sarah Armstrong overseeing their renovations.

“The move allowed us to give the boys more responsibility, which is so good for them.”

Looking ahead

It’s this long-term thinking that has continued to guide decisions about the renovation. Julian and Sarah are hoping the guesthouse will eventually transform into a teenage retreat for their boys or even a first home for one of them. “We’re future-proofing to keep the kids around as long as possible,” says Sarah.

“One of them could conceivably have a partner and they could live there together,” adds Julian, “which is perhaps going to happen anyway for this next generation, as it’ll take them a bit longer to be able to buy houses for themselves.” And while the long-term plan to keep the kids close is in full swing, in the short term, country living has allowed for so much more healthy independence for Max, 12, and Charlie, 11. The boys have electric buggies and motorbikes that they can ride around the property. “It’s allowed us to give them more responsibility, which is so good for them,” says Julian.

Decent perspective

Julian and Sarah have noticed positive shifts in their own lives, too. “Before we moved out here, stress relief would look like retail therapy or meeting up with a friend a couple of nights a week for a glass – or more – of wine,” says Sarah. Now, she’s more likely to hit the veggie garden. “We spend so much more time together as a family,” says Julian. “And our interactions with friends, while less frequent, are a bigger deal when they happen so we enjoy them more.” It’s a slower way of living that’s finally given this creative couple the chance to build something for themselves. ◆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CommBank
Next Chapter
In an emergency, always call 000

House Proud

Breezy holidays

STORY BY SUE WHEELER

Here's how to turn down the heat during the silly season... in more ways than one.

1.

Get guest-ready

Opening your home to family and friends is one of the loveliest parts of the festive season. But if you're not prepared, it can quickly become stressful. For more joy and less pressure, consider these tips before you invite guests in.

Clear the way

"The holidays are a good time to store, sort or remove any excess items that make your home feel cluttered or stuffy. Things like bags at the door or the infamous junk bowl," says Justine Wilson of Vault Interiors. "If time doesn't allow a full Marie Kondo on your home, use simple storage solutions to present your house in a tidier way. Think baskets to drop toys and shoes in and a box on the coffee table for remotes or paperwork."

Streamline your space

Your communal spaces may work for you but you may need to rethink their set-up when guests arrive, says Wilson. "Create a better flow and more room by repositioning furniture and seating. Clear side tables of items that usually live there to make space for drinks, snacks and people's phones."

Ensure bathrooms are well-stocked

Fragrant candles create a welcoming feel

Make space for fresh scents

Ellie Ellien/Unsplash

Scent the scene

Get rid of any cooking, pet or general odours. "Open the windows and allow fresh air to revive your space," says Wilson. "Get some fragrant candles, diffusers or oil burners. Placing a candle and vase of inexpensive flowers at the front door or on the coffee table looks lovely and creates a warm, welcoming feel."

Upgrade your hospitality

Prepare a breakfast station for overnight guests. It makes them feel at home and allows you to have a lie-in! "Leave a tray with coffee, tea and a toaster with mugs and plates so they can help themselves," says Anita Birges, organisation expert and founder of Mise en Place.

Create a comfy guest room

Plan ahead and prepare a dedicated space for guests. "If a room usually has another purpose or is your 'dumping room', start by decluttering and removing personal items," says Birges. "Then clear some space in the wardrobe and drawers and on the tops of buffets for personal items." And stock the bathroom with toiletries and toilet paper.

Tip:

Host a better barbie

It's the perfect way to cook in summer... unless there's no gas or you have to deal with layers of fat on the grill from the last cook. "Set time aside to clean your barbecue well before you use it," says Birges. Her top organising tip? Keep your barbecue gear in a labelled storage box all year round. And pop in a head torch.

Tip:

The "before you leave" checklist

Going away after Christmas? Don't let returning to an untidy home or a list of chores spoil your holiday. These are Anita Birges' top tips.

- **Store festive platters and other Christmas-only items in one place.** It's one less chore when you get home and they'll be easy to find next year.
- **Put away your decorations and tree.** A proper plastic tree storage container (in shops around October) is a game changer and packing up decorations well leads to less waste.
- **An often-overlooked issue that many people return home to:** mould and odours. Avoid this fate by ensuring there are no damp towels or clothes in the bathroom or washing machine.

2.

Curb the chaos

During the holidays, the kitchen is often the busiest zone in the house. Use these helpful tips to get organised.

Refresh your fridge

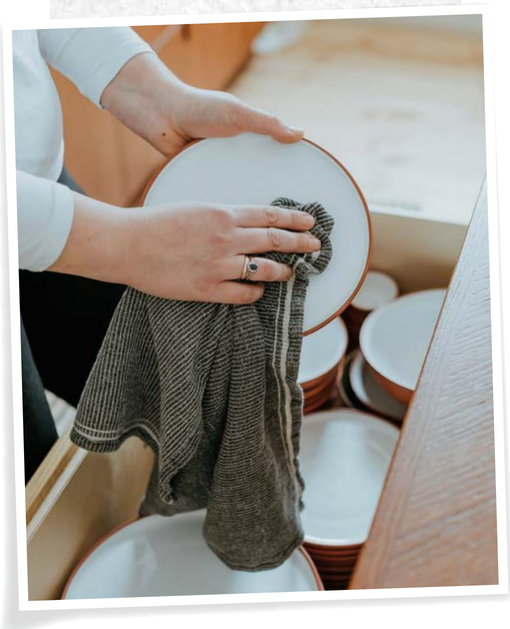
"It makes sense to make way for holiday entertaining, when we need lots of space and use our fridges differently," says Birges. Think giant pavlovas, kilos of seafood and leftovers (loads of leftovers). Eating food from your freezer before people arrive is a great start and reduces your grocery bill before a big festive shop.

Contain yourself

Have plenty of airtight containers on standby for food prep and leftovers, suggests Birges. "I like glass containers that can go in the oven, fridge, freezer and microwave. Uniform, stackable containers are best and I keep takeaway containers to send people home with."

Come clean

If time is tight, concentrate on the spaces guests will see: the kitchen, dining area and bathroom. "Start fresh with clean appliances, including dishwasher filters and, ideally, tidy your pantry to make food and ingredients easier to find," suggests Birges. And clear piles of paper and unnecessary items on your benchtops to maximise space.



Anita Austvika/Unsplash, Daiga Ellaby/Unsplash

3.

Beat the heat

How do you maintain a cool and comfortable home without bumping up energy costs? We asked Ben Brazier, executive manager of environmental and social strategy at CommBank.

Fill the gaps

Sealing openings doesn't just keep your home warm in winter; it also prevents heat seeping into a cool home. Look for affordable solutions at local hardware stores.

Try double-duty cooling

Set your ceiling fans to rotate anticlockwise and combine them with aircon (if you have it) to cool your home. Running them together is more energy efficient when you set your aircon to a higher temperature and then help it along with fans, which use less power.

Ease the strain

Switching to solar and battery systems can greatly reduce costs. And CommBank's Home Energy Upgrades service can help make the whole process more straightforward, with low-cost financing and discounts for eligible customers.

Throw some shade

Eaves, pergolas and plants are handy ways to cool your home as shade stops a large degree of heat reaching your home in the first place. ◆

Tip:

Upgrade your home and cut your bills

Thinking about adding solar panels, a battery or other eco-friendly upgrades but not sure where to start? CommBank's Home Energy Upgrades is a one-stop shop created in partnership with Brighte, where you can:

- **Work out your home's potential**
  Take an energy assessment (provided by Home Efficiency Australia) and see where you could save.
- **Get the right help**
  Connect with local accredited solar and battery installers via the Brighte marketplace and compare quotes.
- **Make it affordable**
  Get up to $1500 cashback if you use Brighte and fund upgrades with a CommBank home energy loan.
- **Tap into savings**
  Explore government rebates, such as the Cheaper Home Batteries Program.
- **Relax while it's done**
  Manage the entire process, from quote to installation, all in one place.

Search CommBank Home Energy Upgrades for more information.

Your wellbeing returns

Québec's season of snow and light

Lamplit cafés, thermal pools, festival nights. Karla Courtney finds joy in a place that does winter like no other.

I cosy up by the café window, looking over the cobblestoned street. The smell of fresh bread drifts from behind the counter and a waiter nods with a friendly "Bonjour". For a beat, my mind places me in Paris – until a crisp draught off the St. Lawrence River follows someone in and I catch Rue Saint-Paul on the street sign. This is Montréal, where North American scale meets a francophone heartbeat – limestone façades, bell towers, galleries and an elevated food scene – and a joie de vivre that moves at its own pace.

In the province of Québec, the winter cold doesn't push you indoors, it draws you out – to carve trails at Tremblant or Charlevoix , to skate under festival lights in Montréal or to sleep in ice at the Hôtel de Glace. Boreal forests sweep across the region, the spines of the Laurentian and Appalachian Mountains ripple through the landscape and the St. Lawrence River connects the major cities and quaint villages in the south. French culture sets the rhythm in many markets, restaurants and festivals, while the province's 11 Indigenous nations keep language, craft and ceremony alive. In Kahnawà:ke near Montréal, Mohawk makers weave ash into baskets, as they have done for centuries; outside Québec City, the Huron-Wendat serve dishes built on game, fish and wild-foraged ingredients at a haute-cuisine restaurant that sits alongside a museum and boutique hotel.

I set out in Vieux-Montréal, the city's historic heart, looking for both history and a little

GouvQc Jean-François Hamelin; Charles Mercier calm. At Pointe-à-Callière, the archaeological museum built over the site where Montréal began in 1642, I linger on glass walkways suspended above centuries of stone foundations and artefacts. Continuing along the riverfront path, Bota Bota, a floating spa moored in the Old Port, beckons me for some more peace at the water's edge. I follow the water circuit: heat in the saunas, a plunge into cold that steals my breath then the quiet of a hammock on deck, steam rising as the city glitters across the river.

A three-hour train ride east along the river brings me to UNESCO World Heritage-listed Old Québec. Compact and medieval in scale, it feels built for winter wandering. Within a few blocks, I trace the history of the region at the Musée de la Civilisation and climb the stone staircases of the Morrin Centre – once a prison, now a vast library lined with English literature. I linger in the district of Petit-Champlain, where fairy lights crisscross narrow lanes and shop windows glow against the snow-covered ground. The day ends at Strøm for more spa time in outdoor pools beside the river. With snow gently falling around me, the air bites just enough to make the plunge feel earned.


Quebec

It's February and the 10-day Carnaval de Québec takes over the entire city, drawing hundreds of thousands into the streets. Night falls and I join the crowds as floats pass under the stars in bursts of colour. Dancers and drummers carry music through the dark and Bonhomme, the festival's snowman king, waves from his tower of ice. Fire-breathers throw sparks against the sky, brass bands echo off stone walls and the old city glows beneath fireworks. The air smells of campfire and spiced wine. My breath slows, my shoulders drop and the whole scene feels like a deep exhale – as if the city itself is unwinding with me.


Bota Bota

Many more returns

Return on Connection
Twenty minutes from Québec City, Musée Huron-Wendat is joined by a boutique hotel and the acclaimed restaurant La Traite, where menus feature local game, fish and wild-foraged ingredients. Guided tours and craft demonstrations share the Huron-Wendat culture and good nights end at Onhwa' Lumina, a 1.2-kilometre forest trail where light and sound tell a story against the backdrop of the trees and snow.

Return on awe
AURA at Notre-Dame Basilica in Montréal is a 40-minute immersive light-and-sound experience flooding the city's most famous interior in colour and music. Stars bloom across the vaulted ceiling, walls ripple in blues and golds and the whole church feels like it's breathing with the score.

Adventures in taste
Québec joined the Michelin Guide in 2025 with nine restaurants across the region earning stars in its debut selection. Tanière³ in Québec City claimed two stars for an innovative tasting menu rooted in local terroir. In Montréal, Jérôme Ferrer – Europea offers a mix of high-design, Québécois ingredients and Ferrer's theatrical, detail-driven plating.

Bucket List

Meaningful adventure

More and more, we want to explore new places in a way that's thoughtful and genuinely connected to the local culture and environment.

STORY BY STEPHANIE NUZZO

The way we travel is changing. Back in 2016, just 42 per cent of participants in a Booking.com survey considered themselves sustainable travellers. Fast-forward to now and a huge 93 per cent say they want to make more conscious choices when they're away – from how they move through a place to how they spend money while they're there. And it's not just about the environment. We're now looking for deeper, more meaningful experiences – 77 per cent want to connect with local culture, 73 per cent want their dollars to directly support communities and 69 per cent say they want to leave a place better than they found it. So what does that look like? Does travelling more ethically mean giving up comfort? Or added expense? Not at all, say the experts. In fact, it might just make your next trip more memorable.

G Adventures, Luxor, Egypt

Reframing the picture

"You don't need to choose between going on a holiday and doing some good," says Sean Martin, managing director Australia, New Zealand and Asia at G Adventures, a group tour operator that travels to more than 100 different countries. "That's the philosophy behind our business: what if going on holiday was your chance to do some good for the world?"

From day one, G Adventures has been built on the idea that travel should be rooted in community. "For a long time, tourism operators would tell local communities what they need," says Sean. "But the best experiences come when it's a two-way conversation." Before new trips, the company works with local leaders, Indigenous groups and community voices to shape tours that reflect the people and place.

They also track something called a Ripple Score – a measure of how much traveller spending stays in the local economy. "On average, only $5 to $10 of every $100 a tourist spends in a developing country stays in the community," says Sean. "That just isn't good enough. Our average Ripple Score is about 92 [indicating 92 per cent of money spent in a destination goes to local businesses and services]." What does that mean in practice? "You're having boutique, local experiences." And your money is going where it counts.

Tip:

Affordable authenticity

For many, the idea of ethical or regenerative travel tends to bring concerns about increased costs. Sean stresses that's not the case. "By supporting local businesses, such as dining at locally owned eateries and staying in locally owned accommodation, we can keep costs down while also creating meaningful connections with locals and better value for customers."

G Adventures, Giza, Egypt

Terry Hunter, Dampier Peninsula, Australia

Doing your homework

Purposeful travel might sound great in theory but how do you know if the organisation you're booking with actually follows through? For Tracy Leske, who co-founded charity Oceans 2 Earth Volunteers with her sister, Cassie Smith, the answer is simple: do your research. "You need to know who is behind these companies," she says. "Ask where the money goes. Look up the one- and two-star reviews. Dig deep."

She and Cassie have participated in all the volunteer programs that Oceans 2 Earth Volunteers offers in Australia, Thailand and Indonesia to make sure they can vouch for the impact. Whether it's marine conservation research on the Great Barrier Reef or helping rescued orangutans and sun bears prepare for life back in the world, they've seen the results close up.

"There should always be something tangible showing how volunteer dollars are making a difference," she says. "I visited one of our wildlife shelters a year ago and the staff pointed out 14 new wombat enclosures built using funds from the program." For Tracy, that's when you realise this way of travelling really gives back.

Really seeing a place

For Terry Hunter, a proud Bardi man and fourth-generation pearler from Cygnet Bay on Western Australia's Dampier Peninsula, sharing his culture with visitors is second nature. "From a very young age, I was involved with being around tourists and basically sharing Country. I got very passionate."

Since launching Terry Hunter's Borrgoron Coast to Creek Tours, which operates out of Cygnet Bay Pearl Farm, he's been guiding travellers through his backyard. "I do a two-hour walking tour where I share the area, talk about marine life and the six Indigenous seasons, and another about the local pearling industry and my family history."

From foraging for oysters and learning about medicinal plants to hearing about the history of pearling for the Bardi and Jawi people of the Dampier Peninsula, a tour with Terry is an experience grounded in lived history. "My guests walk away with a smile and a better appreciation of my story, our environment and our culture."

And while Terry is content keeping his business small, he's also committed to giving back. "A lot of us tour guides give five per cent of earnings back to Indigenous communities like One Arm Point, Lombadina or Beagle Bay."

Women on Wheels, New Delhi, India


Oceans 2 Earth Volunteers, Great Barrier Reef, Australia

A lasting impact

If the best kind of travel enriches your life, there's something even more powerful about knowing your trip has left a positive mark on the place you've visited. "The best customer feedback we get is always about our G for Good moments," says Sean. These experiences – like community-run homestays – are made possible through G Adventures' non-profit partner, Planeterra.

"One example is the Women with Wheels program in India, which helps local women get out of awful situations," says Sean. "They bring these women into the organisation and teach them how to drive. We helped set up their infrastructure so now they provide all of our transfers in Delhi and Jaipur. To date, that business has provided more than 4.5 million safe rides."

Of course, meaningful travel doesn't always mean jumping on a plane or changing the world overnight. Sometimes it's as simple as offering your time, listening to local stories or making more conscious spending choices. "Our oldest volunteer was 88," says Tracy. "Everybody has something to offer." And that openness helps spark curiosity that transforms a holiday into something more. As Terry puts it: "I just love seeing when guests have that lightbulb moment. When they're like, 'Yeah, I get it now.' That's so uplifting for me." ◆

The best $5 I ever spent…

Comedian Jimmy Rees – currently on a national tour of his *In Reel Life* show – shares how he spends $5 when he wants to bring the laughs.

"A pack of googly eyes! You can stick them on anything and make people smile. It's a great way to get people to lighten up. Put them on your coffee cup, a wooden spoon… a parking fine. They come in different sizes for extra comedy, too!" ◆

Janis House Photography

Driving Transformation with Sustainable AI

Embrace the future with AI that prioritises sustainability. At Intel, we believe that innovation and sustainability go hand in hand. Our commitment to sustainable AI is reflected in our comprehensive approach to environmental responsibility, as highlighted in our Sustainable Intelligence Index.

Percentage of organisations that are seeing efficiencies as a result of implementing AI solutions in APAC[1]:

- 46% Greater energy efficiency
- 44% Optimised resource allocation
- 20% Reduced waste
- 33% Optimised supply chain management
- 41% Improved carbon footprint tracking
- 30% Improved circular economy implementation
- 35% Improved renewable energy integration
- 27% Optimised water usage

To demonstrate our dedication to driving transformation with sustainable AI, Intel is focusing on:

Energy Efficiency

Intel's AI solutions are designed to maximise energy efficiency, reducing the carbon footprint of data centres and AI workloads.

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Our AI technologies are developed with a focus on recyclability and reusability, ensuring that materials are kept in use for as long as possible and reducing the environmental impact of electronic waste.

Water Conservation

We have implemented innovative water management practices that have enabled us to achieve net positive water use in our operations.

Sustainable Supply Chain

We work closely with our suppliers to ensure that they adhere to high environmental and ethical standards, promoting responsible sourcing and reducing the overall environmental impact of our products.

Learn More

Join us in making a positive impact on the world through innovative and responsible AI solutions from PC and edge to cloud and datacentre.

1 The Intel Sustainable Intelligence Index, https://www.intel.com/content/www/us/en/environment/sustainable-intelligence-index-full-report.html

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