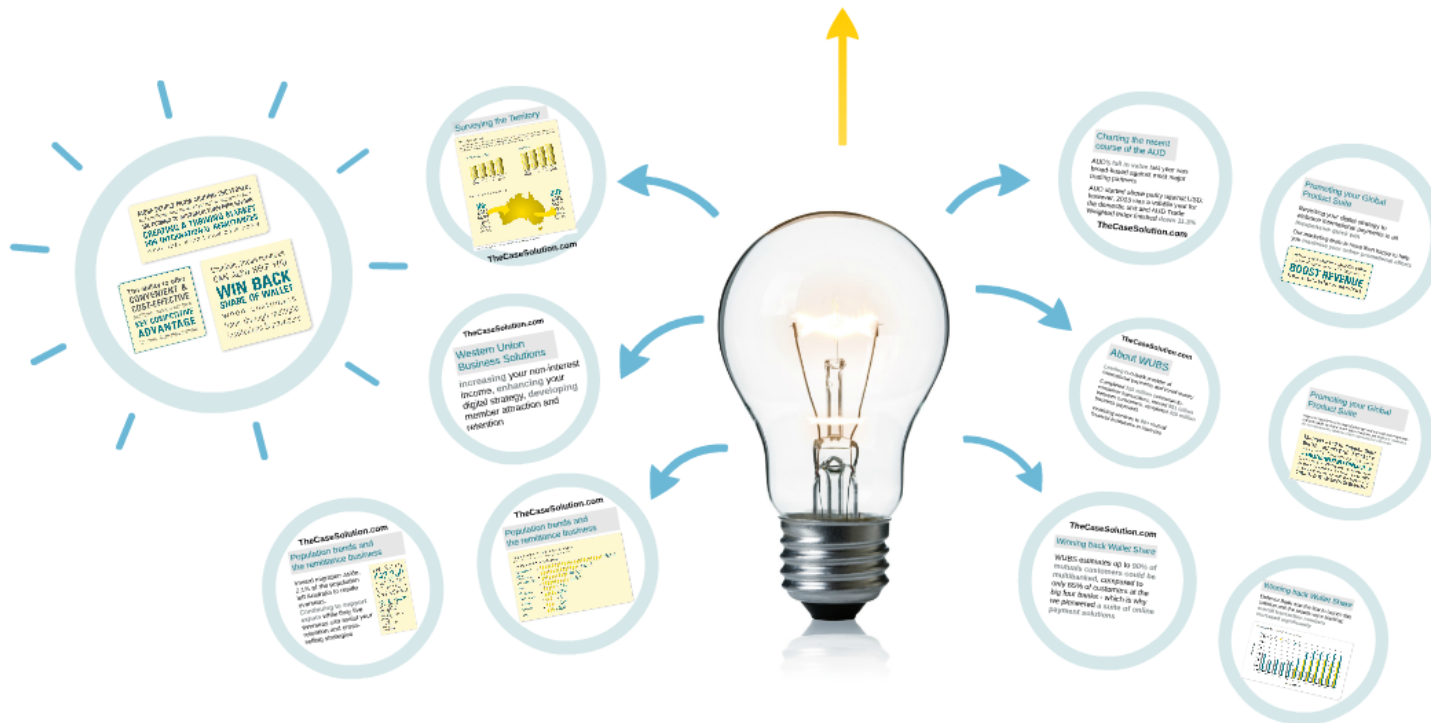


## Wendy Simpson In China (A) (Overhead Case)

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**increasing your non-interest  
income, enhancing your  
digital strategy, developing  
member attraction and  
retention**



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## About WUBS

**Leading** non-bank provider of international payments and travel money

Completed **226 million** consumer-to-consumer transactions, moved **\$81 billion** between consumers, completed **425 million** business payments

Providing services to **80+** mutual financial institutions in Australia

# Surveying the Territory

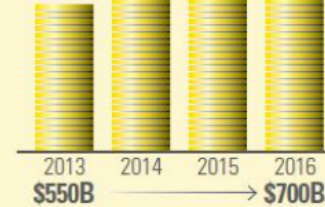
## Remittance Flows

Consistent with the World Bank's economic growth projections, global remittance flows are expected to register an average annual **growth rate of over 8 per cent** from 2013 to 2016, reaching a projected \$540 billion in developing countries and over \$700 billion worldwide by 2016.

### DEVELOPING COUNTRIES



### WORLDWIDE



## Flows to and from Australia

**IN:**  
**2013**  
**\$1.94B**  
18%  
GROWTH  
since 2010



**OUT:**  
**2012**  
**\$4.07B**  
27%  
GROWTH  
2009-2012

Source of Stats: Migration Development Brief 21, TheWorld Bank, October 2013

## Charting the recent course of the AUD

AUD's **fall in value** last year was broad-based against most major trading partners

AUD started above parity against USD; however, 2013 was a volatile year for the domestic unit and AUD Trade Weighted Index finished **down 11.3%**

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## Population trends and the remittance business

### Major sources of migration to Australia

July 2010 to June 2011 settler arrivals, by country of birth

| Country of birth                                     | Arrivals, people   |
|--|--|
| New Zealand  |  25,772  |
| China<br><small>(excludes SARs &amp; Taiwan)</small> |  14,611  |
| United Kingdom                                       |  10,944  |
| India  |  10,566  |
| Philippines  |  5,048  |
| South Africa   |  4,752 |
| Vietnam  |  3,339  |
| Sri Lanka  |  3,225  |
| Iraq   |  2,988  |



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## Population trends and the remittance business

Inward migration aside, 2.1% of the population left Australia to reside overseas.

**Continuing to support expats** while they live overseas can assist your retention and cross-selling strategies

IN 2010  
**442,800**  
AUSTRALIANS  
LEFT TO RESIDE  
OVERSEAS

**TOP DESTINATIONS:**  
UNITED KINGDOM  
UNITED STATES  
NEW ZEALAND  
CANADA  
PAPUA NEW GUINEA  
GERMANY  
JAPAN  
NETHERLANDS  
IRELAND  
MALAYSIA





## **TheCaseSolution.com**

### **Winning back Wallet Share**

WUBS estimates up to **90%** of mutuals customers could be multibanked, compared to only 65% of customers at the big four banks - which is why we pioneered a **suite of online payment solutions**