

NEWSPAPER ADVERTISEMENTS DURING COVID-19

A Daymark special report | April 2020

Wearable art | **Family ties** | **Ben Elton**

Weekend News Brand of the Year

AFR WEEKEND

The Australian Financial Review | www.afr.com | 18.03.2020 | \$4.95

GLOBAL SHUTDOWN

Coronavirus floors Dutton, big events

Andrew Tillett and Tom McIlroy

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CORONAVIRUS SPECIAL EDITION

SATURDAY MARCH 14, 2020 \$2.50 www.heraldsonline.com.au

Herald Sun

INFECTED
PANIC DUTTON: KEY MINISTER STRUCK DOWN

FAN BAN
AFL SEASON TO LAUNCH WITH EMPTY STADIUMS

WORLD OF PAIN

EVENTS FOR 500+ PEOPLE AXED FROM MONDAY

AVOID ALL OVERSEAS TRAVEL

SCHOOLS AND UNIS STAY OPEN... FOR NOW

POSTPONED
FOOD AND WINE FEST

CANCELLED
COMEDY FESTIVAL

CANCELLED
GRAND PRIX

OFFICIAL HEALTH POSTER
HOW TO KEEP SAFE

FINANCIAL SURVIVAL GUIDE
SHARES, SUPER, PROPERTY

ESSENTIAL COVERAGE FOR YOUR FAMILY
PAGES 3-10, 30-33

Mirror

STAY SAFE

PM's pandemic message

Two weeks of quarantine for families if any of them shows virus symptoms

Over-70s to be vulnerable to last 3 months of emergency as isolation is unparalleled in human history

Sun

FREE HOME DELIVERY FOR 12 WEEKS

PM SHUTS DOWN BRITAIN

Avoid people, pub, office

Mother's Day cancelled

Grand National off too

CLOSED

Daily Mail

Work at home, public urged

BRITAIN SHUTS UP SHOP

PM says: Millions told to stay isolation, 'corona' restaurants for at least could kill 260,000

THE TIMES

Britain in lockdown

New halts for business

THE TIMES

Britain in lockdown

New halts for business

DAILY EXPRESS

WE CAN DO IT TOGETHER

As death toll jumps to 55, Prime Minister urges: Avoid 'non-essential' contact and socialising

14-day isolation for all family members has virus

Head to head should self-isolate for 3 months

Work from home and stop all unnecessary travel

METRO

TIME TO GET ANTI-SOCIAL

PM tells Britain: stay in to stop march of coronavirus

The Guardian

PM tells Britain: stay in to stop march of coronavirus

THE AGE

NATION SHUTS DOWN

Rescue deal 'will not be the last'

EDITORIAL
Decisive action to curb virus

COMMENT
World leaders must step up to lead

EDITORIAL
AFL clubs battle for survival

CONTEXT

Australia's brands have had to respond to issues that would have seemed unimaginable a few months ago (see [Appendix](#) for timeline and policy responses).

They have had to factor in: panic buying and hoarding, violence amongst customers and towards staff; massive layoffs in some industries (eg: hospitality, tourism and airlines, performing arts and sport) and shortages in others (supermarkets); and customer desertion (cancellation of some subscriber services as incomes decline).

The move to working from home (WFH) and isolation has made certain services difficult to maintain (personal care), has provided a boon for others (office supplies, freezers, online service delivery) and the need to adjust for others (online education and exercise classes, virtual book tours).

ANALYSIS

Daymark wanted to analyse how brands have responded to the new world so we looked at a selection of newspaper advertisements in certain papers in the Melbourne market (*The Australian, The AFR, The Age, Herald Sun*). This is not meant to be exhaustive, but it does provide a snapshot of how brands and companies have responded.

The advertising companies and organisations are listed in the table below (pp 4-5) and hyperlinks in column one lead to the advertisements, the dates they appeared and where.

In looking at the advertisements we have reflected that in a public health crisis people look to **governments** for reassurance, timely information and equality of access to care and treatment. From **brands**, we expect they will show: 1. how they are contributing to the greater good, 2. how they are reflecting their core values and 3. that they are focusing on substance and sticking to what they are good at.¹

In terms of the **government** advertisements in this sample ([Australian Government](#), [NT Government](#), [Tasmania Government](#), and [Victorian Government](#)) they have been reassuring and timely and there has been no sense that equal access has been an issue (cf: the US). In the Australian Government advertisements, [recent](#) messaging has thanked the community for enacting the measures their [earlier advertisements](#) called for.

For brands there are many examples demonstrating their commitment to the greater good, eg: [Australian Banking Association](#), [Australian Nursing Federation](#), [BHP](#), [Coles](#), [Commonwealth Bank](#), [Dairy Australia](#), [Furphy](#), [HBF](#), [Heart Foundation](#), [IGA](#), [Meeting for Good](#), [NAB](#), [Officeworks](#), [Optus](#), [Supermarkets](#), [Telstra](#), [VISY](#), [Vodafone](#), [Westpac](#) and [Woolworths](#).

In terms of sticking to their values most have done so with the banks and supermarkets, [BHP](#), [Capilano](#), [Canon](#) and the industry bodies stand out in this regard. [Furphy](#) and [KFC](#) are also good examples with its use of humour. The strong messaging in the [Australian Nursing Federation](#) advertisements certainly reflects their brand. I guess we have to concede that [Clive Palmer](#) is sticking to his values! Finally, we did not see any brands 'getting out of their lane' unlike Adidas in the US where their '*Closing is easy, staying open requires courage*' message may have seemed clever on the agency whiteboard, it did not translate so well in the market!

¹ Adapted from GCI Health: A lesson in crisis communications: What COVID-19 has taught us, April 2020

There are a few other noteworthy points about the newspaper advertisements we have seen:

- good use of slogans and catchphrases such as: *together we stop the spread, ready to help, supporting businesses, working together, count on us, here for you, looking after each other, the new normal* ([Coles](#)). The best example was Telstra: *helping keep us connected while we're apart*. A strong message and relevant to its brand.
- good use of infographics (eg: [Australian](#) and [Victorian](#) Govts, [Coles](#)) and existing brand elements (eg: [BHP](#), [Bunnik Tours](#), [CommBank](#)) to enhance speed to market; latterly the bigger brands have been able to shoot new images and get back to more normal brand advertisements such as [Woolworths](#) home delivery and [Coles](#) recipes featuring brand ambassador, Curtis Stone.
- the better brands have achieved a balance of amplification (volume of advertisements eg: [Westpac](#)) and authority (trusted source such as Chairman and CEO featuring their signatures, eg: [The Australian](#), [Coles](#), [Foxtel](#), [HBF](#), [Inspiring Vacations](#), [NAB](#), [Officeworks](#), [ServiceNow](#), [Trip a Deal](#), [VISY](#) and [Woolworths](#)).
- first mover on COVID-19 specific content or products, eg: Foxtel [Settle In](#) message, [CR Kennedy](#) Surveillance and [Canon's](#) home printer.
- many advertisements have broken the basic communications and marketing rules about too many words, eg: [ServiceNow](#) but this is understandable given the need to accelerate advertisements into the market under such unusual conditions and provide detailed information such as [CommBank](#).
- brands have developed their messaging from day one (emergency setting) to recently (back to brand advertisements [[KFC](#)] and links to Govt programs [[ANZ](#), [CommBank](#)]), eg: supermarkets.
- the crisis has seen an unusual level of collaboration amongst rivals eg: [supermarkets](#); [banks](#) (via the ABA).
- and finally, some brands have seemingly not had to change their advertisements at all, eg: [Harvey Norman](#) and some luxury brands such as [Porsche](#).

CONCLUSION

What does all this mean for brands as they continue to navigate in a pandemic?

Consistent with the principles in [Daymark's COVID-19: Reputation Ready Reckoner](#) brands should:

1. continue to undertake **deep customer research** (to ensure their products are relevant and to test whether changes made due to isolation will have lasting impact, eg: WFH)
2. keep an eye out for **competitors** and be ready to **pivot** or **match** (look for how different brands respond in the tourism and real estate sectors after the crisis passes, examine the health insurance sector as it responds to policyholder concerns re value and how all brands respond to the need for greater and sophisticated digital offerings), and
3. if there have been **missteps**, eg: Adidas, plan for a response and **recovery**.

Finally as we have noted above, brands and organisations should act in keeping with their **values**, **stay in their lane**, and above all, demonstrate **how they contributed to the greater good** throughout this crisis. Companies that can follow this formula are more likely to survive and even thrive.

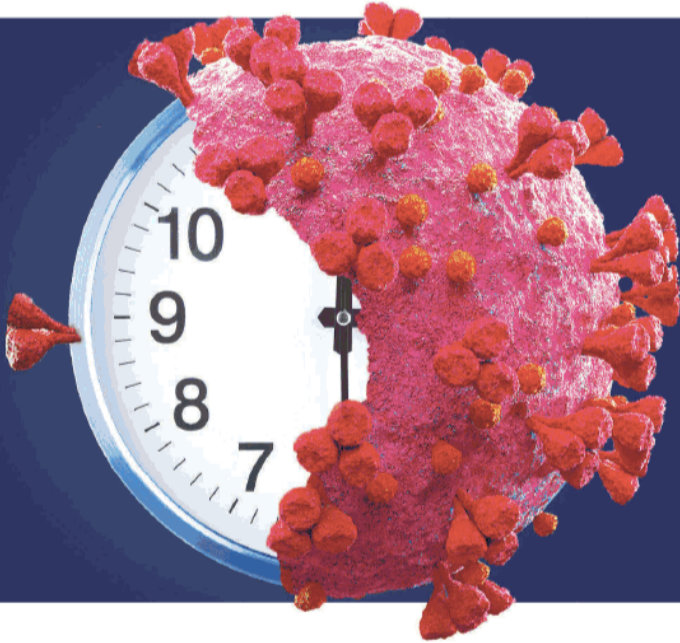
List of advertisers (in this report)

Advertiser	Industry	Comments on advertisements
Academy Services	Healthcare	Cleaning and sanitisation products promotion
Amazon Prime	Streaming service	Promoting a new show when customers have time
ANZ	Banking	Promoting internet banking; less advertisements than other banks
APIA	Insurance	Support for customers; financial relief
Australian Banking Association	Industry association	Showing what their members are doing; small business focus
Australian Government	Government	Health advice; simple ad initially, more complex messaging later
Australian Government	Government	Financial support
Australian newspaper	Media	Self-isolation message, what they will do for readers
Australian Nursing Federation	Union	Ad 1: Strident message to government Ad 2: how the community can support nurses
Australian Unity The Grace	Property	Virtual tours; an example of business adaptation
Bank of Queensland	Banking	Promoting savings product, cf: mortgage focus
Bankers Trust (Westpac)	Investment	Emphasis on investment for the long term
Beta Shares	Investment	Show how to invest in a bear market
BHP	Minerals	How BHP is giving back to business and broader community; support large TV campaign; first to market; good link to brand values
BPAY	Financials	A reminder not to forget drought impact
Bunnik Tours	Travel	Reminder of their brand and a message to travel but not now
CGU	Insurance	Focus on small business support
C R Kennedy Surveillance	Healthcare	Good timing to promote thermal imaging product; have not adapted an industry publication ad to general news
Canon	Printers	Link to working from home product
Capilano	Food	Reminder of a food that builds resilience and strength; Australian product reference too
Clive Palmer	Individual	Bizarre ad about Palmer acquiring a pharmaceutical (Hydroxychloroquine) that some thought could reduce COVID-19 symptoms and subsequently shown to be at best a dubious claim (also promoted by Trump)
Coles	Food and Grocery	Immediate response to discourage hoarding w/ CEO signature; other ads covering store opening times for certain customers; updates re specific product availability; return of home delivery (though an increase in delivery fees has led to some customer criticism); more recent ads feature more normal Coles branding and new photography
Commonwealth Bank	Banking	Very detailed ads about the services and how they are assisting customers; using existing brand assets; the most prolific advertiser (in our small sample)
CX One	IT	Very specific, one off ad for call centres
Dairy Australia	Industry association	Reminder from the dairy industry that milk will continue to be produced
DDI World	Training	Training for WFH
Export Finance Australia	Government	Support for exporters
Foxtel	Media	How it is responding, promoting channels

Advertiser	Industry	Comments on advertisements
Furphy	Beverages	Humorous advice about not drinking with your mates for now; consistent with its brand values
GIO	Insurance	How it is supporting customers
Good Food Guide	Publications	Probably an example of very poor timing; appearing a week after restaurants were shut
Harvey Norman	Consumer Staples	No real change to its ad campaigns
HBF	Health Insurance	Advice to customers that it will not proceed with planned premium increases (only health fund in our sample)
Health Complaints Authority (Vic)	Government	Advice re cosmetic surgery
Heart Foundation	Institute	Health messaging re heart disease and COVID
IGA (Metcash)	Food and Grocery	No1, as part of industry ad; no 2: home delivery
Inspiring Vacations	Travel	Very detailed advice for customers
Judo Bank	Banking	Message that they will keep lending to SMEs
KFC	Fast food	Brand ad thanking customers and staff; use of humour
LastPass	IT	Reminder of password security in the WFH environment
Legg Mason	Investment	Asset management services
Meeting for Good	Charity	Good example of adaptation
Morningstar	Investment	Ad copy that reflects current market
NAB	Banking	Detailed information for customers
NT Government	Government	Ads to highlight travel restrictions, closed borders
Officeworks	Office supplies	First ad: focus on WFH products; Second ad focus on what it is doing, staff and customer safety
Optus	Telecommunications	A thanks to health workers; consistent with its brand
Perth Mint	Gold	A reminder of the 'value' of gold
Platinum Asset Management	Investment	Ad copy that reflects current market
Porsche	Luxury car	Same ad as previous months
Rode	AV equipment	A specific product to assist w/ video conferencing
ServiceNow	IT	An overly detailed ad re their response
Smartline	Real estate	Advice to clients re mortgages
State Street	Investment	A reminder that uncertainty is a certainty
Supermarkets collectively	Food and Grocery	Aldi, IGA, Coles and Woolworths joint ad re hoarding
Tasmania Government	Government	Ads to highlight travel restrictions, closed borders
Telstra	Telecommunications	Network issues, free data, bill support etc
Travel Managers	Travel	Independent travel managers reminding of travel
Trip a Deal	Travel	Second ad features names and signatures to build credibility
Victorian Government	Government	Health advice (most of the Vic Gov ad buy has been TV and online)
VISY	Manufacturing	Thanks to staff; nice use of staff and reminders of products
Vodafone	Telecommunications	Support for WFH
Westpac	Banking	Details re customer support; high rotation
WineCollective	Alcohol	Adaptation to online and delivery
Woolworths	Food and Grocery	Very detailed ads similar to Coles messaging; some feature CEO's name and signature; more recent ads feature new images and focus on brand initiatives such as the return of delivery service

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academyservices.com.au/covid19



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- ✓ Get more info about your purchases
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HELPING YOU GET THROUGH THE UPS AND DOWNS OF BUSINESS WITH JOBKEEPER SUPPORT FROM ANZ





If you're eligible for the Australian Government's JobKeeper Payment scheme, find out how we can help you bridge the gap before you receive payments. Whether you need access to a temporary overdraft increase, new lending at lower rates or a repayment deferral on existing term lending (with interest capitalised¹), we can provide options to take the pressure off your cash flow and help you get through².

Eligible business customers can also access new, lower rate business loans for up to \$250,000, that qualify under the Australian Government Coronavirus SME Guarantee scheme.

We've set up a dedicated JobKeeper hotline to help our small to medium business customers and we will prioritise these funding requests. Please reach out to discuss the options which might be right for you.

We're here to help and ready to talk.

 [Request a call back on anz.com/covid-19](https://anz.com/covid-19)

 [Contact your Relationship Manager](#)

 [JobKeeper Hotline 1800 571 123](tel:1800571123)

¹Interest capitalisation is the addition of unpaid interest to the outstanding loan balance. The outstanding loan balance increases when payments are postponed during periods of deferral or forbearance and unpaid interest is capitalised. ²Eligibility and credit criteria apply © Australia and New Zealand Banking Group Limited (ANZ) 2020 ABN 11 005 357 522, AFSL 234527.



APIA

The Australian p8, Sat 18 Apr 20 (half-page)

Herald Sun, p20, Fri 24 Apr 20

We're ready to help.

A message to all of our Apia customers.

There's no doubt that we are living in challenging times and we're here to support you.

While we all stay home to protect each other, we'll help keep you covered if you are in hardship.

Talk to us about our financial relief and support options. Our contact centres are fully resourced and our dedicated specialists ready to help.

Call us on **13 50 50**.

From everyone in the Apia family, take care and stay safe.



Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996. Eligibility criteria, terms and conditions apply.

Financial relief for small business

Australian banks will defer loan repayments for six months for small businesses who need assistance because of COVID-19.

In this pandemic banks know small businesses have an urgent need for assistance.

5 million Australians work in a small business. This relief package is designed to keep these Australians in jobs.

A fast track approval will provide support as soon as possible.

In light of the government's social distancing advice, customers should also ensure where possible they have up to date online banking arrangements or an app to conduct their banking business.

For further information please go to www.ausbanking.org.au





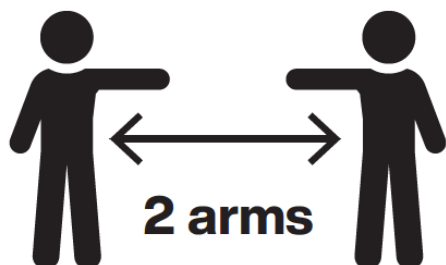
Australian Government

OFFICIAL MEDICAL ADVICE

Coronavirus: what is social distancing?

Keeping a distance of two arms lengths (1.5 metres) from others where you can to prevent the spread of COVID-19. Including in your home, work and public spaces.

Where it's not practical to distance (such as on a train or bus) practise good hygiene as always.



australia.gov.au

Coronavirus Info Line

1800 020 080

Authorised by the Australian Government, Canberra

Australian Government cont...

The Australian, p4, Sat 28 Mar 20

The Australian p8, Sat 18 Apr 20 | The Age p6 Sun 19 Apr 20 | Herald Sun p8, Sun 19 Apr 20



Australian Government

OFFICIAL MEDICAL ADVICE

Coronavirus: You must take action to save lives in your community.

Stay at home unless absolutely necessary. Banks, supermarkets/groceries, petrol stations, medical services and suppliers will remain open. You must avoid non-essential travel.



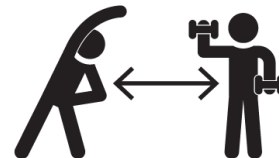
If you can, work from home. If going to work, avoid groups. Use phones for meetings and stop handshaking. Tap to pay where possible instead of using cash.



You must stay 2 arms lengths away from others and wash your hands for 20 seconds.



Exercise away from others.



Advice and restrictions will be updated regularly, visit australia.gov.au

Authorised by the Australian Government, Canberra



Australian Government

OFFICIAL MEDICAL ADVICE

Coronavirus:

Thanks to you, we are saving lives and stopping the spread.

But it's important we continue to keep all Australians safe.

Stay at home unless necessary and avoid non-essential travel.

Banks, supermarkets, petrol stations, medical services and suppliers remain open.



If you can, you should work from home.

Use phones for meetings, stop handshaking, tap to pay where possible instead of using cash.



Maintain physical distancing and hygiene practices.

Keep 1.5 metres of physical distance, exercise away from others, and wash your hands regularly for 20 seconds.



Visit australia.gov.au to find restrictions specific to your State or Territory.



Australian Government

OFFICIAL GOVERNMENT SUPPORT

Financial assistance is now available to support individuals, households and businesses.

From keeping Australians in jobs and businesses in business with the **\$130 billion JobKeeper Payment**, to assisting individuals and households with a doubling of income support, we're helping Australians during the Coronavirus.



To find out more,
visit australia.gov.au



A letter from the Editor-in-Chief

Dear Reader,

The COVID-19 situation is changing daily, and this global pandemic will have deep and long-lasting ramifications for us all.

We are going to face some uncomfortable times, with many of our usual decisions taken out of our hands. As the PM said in Parliament on Monday, 2020 will be the toughest year of our lives. This new normal would have been hard to imagine at Christmas time, and it has descended so quickly that we are all struggling to come to terms with it. But it's also a time for Australians to pull together. I know we can rise to this challenge - it is time to invoke the Anzac spirit.

At *The Australian*, my team and I are committed to playing our part. Like many Australians by now, we are largely working remotely for the first time. We are committed to bringing you the latest news as it unfolds. To make sure you're able to stay up to date with this rapidly changing situation, both *The Australian's* weekday editions and *The Weekend Australian* continue to be printed and distributed to every corner of the nation. We are putting more newspapers where you are today, such as in local supermarkets, convenience stores and petrol stations.

Or if you're at home, and in self-isolation, you can take advantage of one of our subscription offers which include free delivery. Subscription also includes full digital access to our website and app, so we can keep you up to date with the latest news, as it breaks, and as the government advice changes. My team are working around the clock to bring you the latest from around the country, and the world. I encourage you to download our app in particular, where we have a dedicated COVID-19 section and breaking news notifications.

It is a challenging time for us all but bringing this extraordinary news to our readers every day in such circumstances is at the heart of our purpose - and it's never been more important than right now.

Please take care of yourselves, look out for your neighbours and those in your community who are vulnerable. I encourage you to observe the social distancing guidance to help flatten the curve - we have seen through the experiences of Singapore and Italy what a difference it can make.

And we will keep you updated.



Yours sincerely,
Christopher Dore
Editor-in-Chief

The Australian (newspaper) cont...

The Australian p16, Mon 20 Apr 20

Find the silver lining in self-isolation



Our writers bring you tips, tales and inspiration to make the best of life at home.

- ✓ Home workouts and exercise tips
- ✓ Recipes for next-level home cooking
- ✓ The ultimate guide to working from home
- ✓ COVID-chic style tips
- ✓ Live music and art performances
- ✓ Long reads, podcasts and mind games



Explore now at theaustralian.com.au/life-in-isolation and in *The Australian App*



Prime Minister... you can't afford to wait any longer to look after our nurses properly if you want them to look after Australians properly during the COVID-19 crisis.

If you talk to nurses, this is what they will tell you is needed right now:

1. Stop all visitors to hospitals. This will reduce the potential for infection in several ways – by stopping people from outside bringing the virus into hospitals and also by freeing-up parking for nurses and doctors so they are not forced to use public transport where they can potentially be infected or infect others.
2. No aged care facility should allow any visitors.
3. No nurse or doctor should work with a COVID-19 patient unless they have proper personal protective equipment.
4. Test all new patients and as many nurses as you can – whether or not they are showing clear symptoms, because significant numbers of carriers are asymptomatic or have very mild symptoms.
5. Nurses and doctors who are caring for COVID-19 patients should at no stage be caring for any non-COVID-19 patients.
6. Make accommodation and meals available for those nurses and doctors working with COVID-19 patients who want to live away from their families to protect them from the virus.
7. Hospitals should make available, every day, freshly laundered uniforms for all nurses during this crisis. Those uniforms should never be worn outside the hospital.
8. Nurses who fall into the high-risk category (including those over 60 and those with serious medical conditions that compromise immunity) should have the option of moving to non-COVID-19 areas.
9. Provide comprehensive training in the use of personal protective equipment for all nurses who do not normally deal with infectious diseases and training for those who will be sent to areas during this crisis where they do not normally work.
10. Any nurse who contracts the virus whilst working with COVID-19 patients should be entitled to special paid leave for the period of their recovery.

All of this can be organised and in place before the full force of the pandemic arrives.

Prime Minister, you and your National Cabinet now know what you need to do.

Australian Nursing Federation WA State Secretary
Mark Olson

ANF

The ANF in WA independently represents the views of WA nurses, midwives and carers.

Authorised by Mark Olson 260 Pier St Perth WA 6000 for the Australian Nursing Federation Industrial Union of Workers Perth.



Let them know you care

Have you got some extra hand sanitiser around the house? Maybe you've got some spare N95 masks? If they're unopened, take them down to your local nursing home. Take them down to your local hospital.

Let our frontline aged care and hospital staff know you care. Our nurses, doctors and carers need these basics to help you and your loved ones survive this COVID-19 crisis. These frontline health staff also need them so they can stay alive while caring for COVID-19 patients.

Get involved. Let's beat this disease together.

Australian Nursing Federation WA State Secretary Mark Olson

Take a virtual tour of world-class retirement living

The Grace Albert Park Lake offers beautiful one, two and three bedroom apartments which you can now tour online at home or by private appointment. Let's move forward with your retirement plans together. Now selling from \$660,000. Call 0477 775 786 or visit thegracealbertparklake.com.au

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Australian
Unity 

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V1 - MISEDZ01MA

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On balances up to \$250,000 when
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*Interest rate is variable made up of Base Rate plus Bonus Interest Rate and subject to change without notice. Bonus Interest is only paid if Bonus Criteria are met in the previous month. Bonus Criteria consists of 1) minimum \$1,000 credited to linked Day2Day Plus Account; AND 2) at least 5 or more eligible transactions made from linked Day2Day Plus Account each month (this second requirement has been paused until 31 August 2020). # Interest rates subject to change without notice. Fees and charges may be payable. Interest paid at maturity. Rate applies for a single term. Higher or lower rates may apply for subsequent terms. You must provide 31 days' notice to access funds prior to maturity. Products issued by Bank of Queensland Limited ABN 32 009 656 740 (BOQ) AFSL and Australian Credit Licence No 244616. This material may contain general advice and is prepared without taking into account your personal and financial objectives, situation or needs. Consider the appropriateness of any advice before acting on it and whether this product is appropriate. Read the relevant Terms and Conditions and Guide to Fees and Charges available at any BOQ branch or online before making any decision. Interest rates correct as at 22/04/2020.

We're invested for the long term.

The most predictable thing about financial markets is their unpredictability. The effects of COVID-19 are no exception.

BT has had to weather fluctuating market cycles since 1969. Through it all, the good times and the tough, we've been there for our customers and community.

You can feel confident, even in this difficult period, we're continuing to manage your super, investments and insurance, for when you need them most.

Find more information on COVID-19 here:

bt.com.au/COVID-19

SMART MOVE  BT



BetaShares
Exchange Traded Funds

ASX CODE: BEAR / BBOZ / BBUS

LOOKING TO PROFIT OR PROTECT IN FALLING MARKETS?

The BetaShares Bear Hedge Funds are designed to go up when the sharemarket goes down, and vice versa.

The Funds provide a simple and transparent way to access short exposure to either the Australian or the U.S. sharemarket without the risk of margin calls for investors.

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Fund's value can be expected to go down if the Australian or U.S. sharemarket (as applicable) goes up. The Funds do not track any benchmark and should not be expected to provide the exact opposite of the market return over any time period. BetaShares Capital Ltd (ACN 139 566 868 AFS Licence 341181) ("BetaShares") is the product issuer. A product disclosure statement ("PDS") is available at www.betashares.com.au. You should read the relevant PDS and consider your individual objectives, financial situation and needs and obtain financial advice before deciding to invest. You can purchase units in the Funds on the ASX.

BHP

AFR, p7, Tues 21 Apr 20

The Age, p7, Tues 21 Apr 20

Herald Sun, p11, Tues 21 Apr 20

The Australian, p8, Tues 21 Apr 20

A message from BHP

The coronavirus pandemic poses great challenges for our country.

But Australians have overcome great challenges before.

And we will again, by doing what Australians have always done in tough times;

working together, caring for our neighbours and sharing with those in need.

It's why BHP is:

- hiring 1,500 new workers
- accelerating payments to existing small suppliers
- committing \$50 million to establish the BHP Vital Resources Fund

to support the communities and the people who have always supported us.

For more information, please visit bhp.com/vitalresources

Australia's global resources company

BHP

BPAY

The Age, Four page front wrap, Thur 19 Mar 20

\$3.40 THURSDAY, MARCH 19, 2020

Published in Melbourne since 1854 theage.com.au

THE AGE

INDEPENDENT. ALWAYS.



VIRTUAL ART FOR ALL

NGV brings exhibitions to the masses

NEWS PAGE 1

IT'S GAME ON

Tigers and Blues to launch AFL season as scheduled tonight

NEWS & SPORT

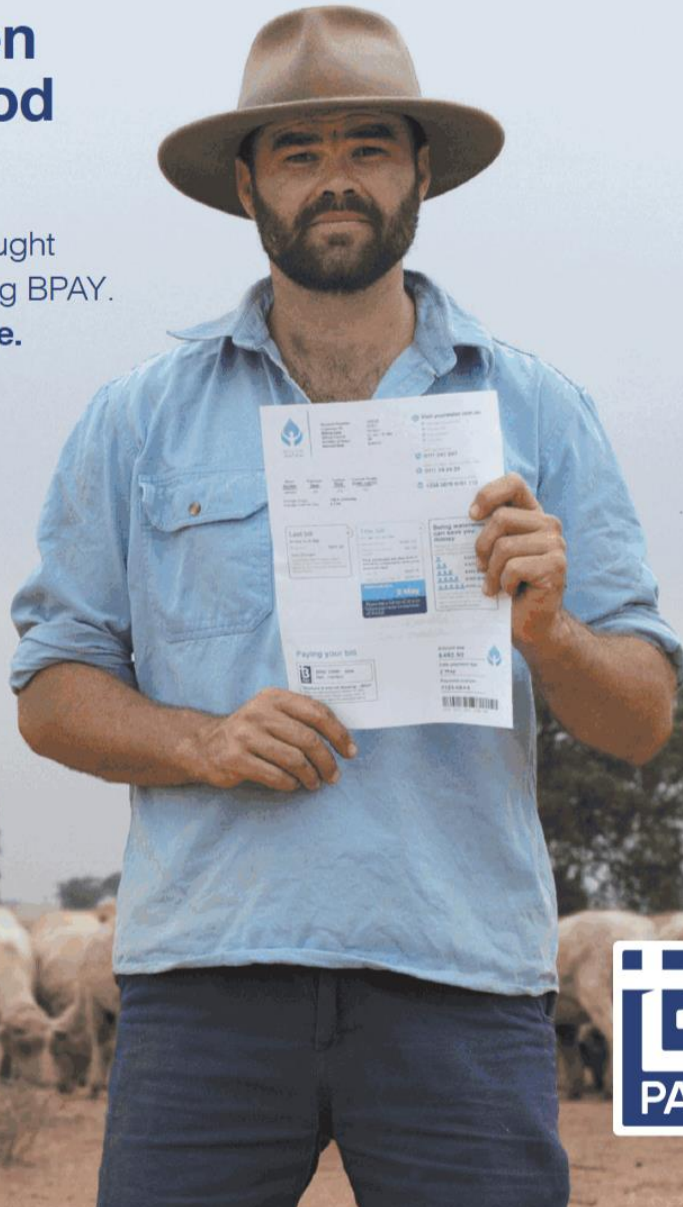


PANIC BUYING

Children at risk as medication flies off shelves **EXCLUSIVE NEWS PAGE 1**

“Paying bills is tough when your livelihood dries up.”

Help pay the bills of drought affected farmers by using BPAY. **More information inside.**





Australia has been going through one of the longest droughts on record, increasing financial strain on thousands of farmers.

BPAY, Australia's leading bill payment service has partnered with Rural Aid to ask Australians to help drought affected farmers pay their bills.

Make a one-off or recurring donation today at ruralaid.org.au/BPAY

“Nothing’s growing on the farm, except our bills.”

EMMA & DAVID
FARMERS, NSW



ISSN 0312-6307



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Help pay the bills of drought affected farmers
by making a one-off or recurring donation at
ruralaid.org.au/BPAY





Still Dreaming, Still Bunnik Tours.

Normally we're in the business of bringing people to the world but for now we're bringing the world to you. While we all stay home it's still possible to stay connected and explore the wonder of the world, it just needs to be from the comfort of our couch.

Each week we're digitally venturing somewhere different in the world. Delve into our in-depth travel stories, meet our tour guides and scroll through our incredible photo galleries. Join us as we journey across the wild plains of Africa, past the riot of cherry blossoms colours in Japan, to the majestic serenity of Slovenia's Lake Bled, the ancient history of Egypt, the vibrant culture of South America, and more.

Wishing health and safety to you all during these extraordinary times.

We're still dreaming, we're still Bunnik Tours.

*Dennis, Sacha & Marion Bunnik
Joint-CEOs, Bunnik Tours*



MH5E012019A - V1

SUPPORTING YOU AND THE BUSINESS YOU'VE BUILT

We know you've worked hard to get your business to where it is. Now all of a sudden it's a stressful time like never before. It's why we're offering that little bit of extra support for your small business, your family and yourself:

- **Deferred premium payments**
Existing customers facing financial hardship can defer their CGU Business Insurance premium payments for up to 6 months.
- **Free, confidential counselling for you and your family**
Existing customers in need of emotional support can chat with an experienced, professional counsellor through our partner Assure, free of charge.

We've been supporting Australian small businesses and their ambitions for over 165 years. And we're not about to stop now.

For more information
Call 132 481 or visit cgu.com.au/smallbusinesssupport

Terms and conditions:

Business insurance premium payments deferral available until 30 September 2020. Must hold an eligible small business package policy and have an annual turnover of less than \$50million and/or a sum insured asset value definition of up to \$10 million. Excludes workers' compensation customers. Counselling is available for up to 4 sessions per family member.

**CGU****Insuring Ambition**



Temperature Visualised

The Latest thermal imaging technology. Capable of fast, highly accurate, non contact body temperature measurement +/- 0.3 C **

- Built in AI Algorithms allow screening of up to **15 people Simultaneously!**
- Rapid temperature screening in real time, does not interrupt the flow of people
- Instant playback when combined with Dahua AI Intelligent Recorders
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** when combined with Dahua blackbody reference unit

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surveillance.crkennedy.com.au/dahua-thermal-camera



Canon

Herald Sun, p19, Fri 27 Mar 20 and p27, Sat 28 Mar 20

VOTED AUSTRALIA'S MOST RELIABLE HOME PRINTER BRAND*

Q Canon Store

Canon



*YouGov survey March 2020, n=3750

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Boost your daily health routine.



Bioactive Aussie Manuka is a natural way to support your resilience and strengthen your winter armoury. Add a teaspoon a day to supercharge your smoothie, cup of tea, yoghurt or porridge.



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IMPORTANT ANNOUNCEMENT REGARDING COVID-19

BACKGROUND

Following the outcome of successful medical trials in China for the treatment of 100 people with COVID-19 by the administration of the drug Hydroxychloroquine, the UK Government on 13 March 2020 banned the export of Hydroxychloroquine, reserving its supplies for its citizens.

On 18 March 2020, it was announced in Brisbane that Clive Palmer had donated \$1,000,000 to the RBWH Foundation Coronavirus Action Fund.

University of Queensland Centre for Clinical Research director Professor David Paterson, who is also an infectious disease physician at the Royal Brisbane and Women's Hospital, stated that he had seen two drugs used to treat other conditions able to wipe out the virus in test tubes.

He said one of the medications, given to some of the first people to test positive for COVID-19 in Australia, had already resulted in "disappearance of the virus" and complete recovery from the infection.

"What we want to do at the moment is a large clinical trial across Australia, looking at 50 hospitals, and what we're going to compare is one drug, versus another drug, versus the combination of the two drugs," Prof Paterson said. "Hydroxychloroquine is one of those drugs."

Mr Palmer confirmed that the Hydroxychloroquine results in treating patients was the main reason he donated \$1,000,000 to the trial. Mr Palmer said he was confident the drug would be valuable in saving Australian lives.

Prof Paterson said it wasn't a stretch to label the drugs "a treatment or a cure".

On 20 March 2020, the results of a French medical trial using Hydroxychloroquine for the treatment of COVID-19 was released and hailed as a success worldwide.

The French Government was offered millions of courses of Hydroxychloroquine by the French pharmaceutical company Sanofi to treat its citizens. Hydroxychloroquine is used in China and France for the treatment of COVID-19.

On 21 March 2020, President Trump of the United States of America approved the use of Hydroxychloroquine for US patients.

On 23 March 2020, it was reported that Jordan's Food and Drug Administration (FDA) had authorised physicians to use Hydroxychloroquine along with an antiviral medicine as a treatment for COVID-19 in patients in an advanced stage of the disease.

On March 24, 2020, US President Donald Trump states he has fast-tracked approval of Hydroxychloroquine and will begin its distribution in New York. President Trump said the US Government would make 50 million doses available to its citizens free of charge.

Clive Palmer agrees to fund the manufacture or acquisition of over 1,000,000 courses of Hydroxychloroquine for Australians



The Palmer Foundation

MEDIA RELEASE

Clive Palmer has appointed Brisbane pharmacist Jeremy Sheridan to lead the effort to oversee the large scale manufacturing of Hydroxychloroquine in Australia and the acquisition of the drug as soon as possible.

Mr Sheridan stated in Brisbane today *"While the clinical trials in Australia in 50 hospitals may take four to five months to complete it is important that arrangements for the large-scale manufacture or acquisition of Hydroxychloroquine proceed quickly so that there will be no delay making a successful treatment available to all Australians as soon as possible.*

"We cannot wait. To delay now could cost Australian lives in the coming months. We cannot wait to start the process of large-scale acquisition of the drug.

"When the drug is required it needs to be available," Mr Sheridan said.

Clive Palmer confirmed last Friday he had discussions with Health Minister Greg Hunt and other ministers and members of the Australian Government, as well as senior officials of the Health Department, to cut through any red tape that would delay an immediate response to ensure that all Australians would have access to the drug as soon as possible.

Mr Palmer stated that he had agreed to personally fund the acquisition or manufacture of over 1,000,000 courses of Hydroxychloroquine and to make it available to the government to be placed on the National Health Stockpile for the free use of Australians affected by COVID-19.

Mr Palmer confirmed that would result in over 30,000,000 doses being placed in the National Health Stockpile.

"The first 1,000,000 courses will be the first step to ensure that all Australians regardless of their financial circumstances will have access to Hydroxychloroquine as soon as possible," Mr Palmer said.

"We are proceeding as fast as we can to initiate the manufacturing process in Australia, I have a strong commitment not to let the community down. I will spend whatever it takes and do the best that I can to

ensure that when the time comes, we as Australians can respond to the challenge that faces us all.

"At this time of national crisis in our country, all Australians must do whatever they can to help their fellow Australians," Mr Palmer said.

"There are many other Australians beside me that can provide financial support necessary to allow our medical resources to be deployed in the shortest possible time to save lives.

"I want all Australians who have done well in this country to remember their fellow Australians and the sacrifices that have been made by previous generations and dig deep to support all efforts necessary to defeat this threat to our lives," he said.

The director of the Gold Coast medical centre Dr Reza Madah has been appointed as medical advisor to assist the effort.

Dr Reza Madah said *"We need more Australians like Clive Palmer who understand the urgency and the challenges facing the nation and for Australians to come forward and to commit whatever they can in the fight against COVID-19 and supporting the medical and research community.*

"The urgency of the situation cannot be left to Government alone, we need quick decisions and the timely commitment of funds and resources."

Mr Palmer thanked Minister Hunt and the Australian Government for their support and all they had done and would do to make Australia independent to facilitate the acquisition and manufacture of drugs necessary to treat COVID-19 in the shortest possible time.

"The Commonwealth Health Department was assisting in ensuring that Australia's high standards are maintained in the process," Mr Palmer said.

When asked if he was concerned about the millions of dollars he was committing to fight COVID-19 may not achieve all that he hoped, Mr Palmer said *"If we are wrong, I lose some money but if we are right we may save the lives of thousands of our citizens. Australia must move now with urgency."*



youtu.be/3pDofq0Rbdw



facebook.com/CliveFrederickPalmer



[@CliveFPalmer](https://twitter.com/CliveFPalmer)

CORONAVIRUS UPDATE FROM STEVEN CAIN

14 March, 2020

Dear Coles Customers,

As the situation around Coronavirus continues to develop, we believe that everyone in the community should have access to their share of grocery items, particularly the elderly.

Following the toilet paper restrictions introduced last week we have seen compassion from customers respecting these limits.

Our team members and suppliers have also been working as hard as possible delivering more products to stores every day and stocking shelves as quickly as possible. I would ask all customers to continue to respect and support our team members, particularly if a product is unavailable or the checkout queues are longer than normal.

To continue to allow everyone the opportunity to purchase staple items, from today we will be implementing a couple of further changes throughout our stores:

1. We will limit the purchase of pasta, flour, dry rice, paper towels, paper tissues and hand sanitisers to 2 items per customer. We will also be introducing some additional limits on certain items in each store. These can vary between stores, so please visit your local Coles for more information.
2. We will be temporarily suspending our change-of-mind refund policy to discourage over-purchasing. If you have already purchased additional items you no longer want, please look at donating them to community organisations or neighbours who have been struggling to purchase them during this time.

Further information on Coronavirus can be found at www.health.gov.au

Thanks for your ongoing support and patience in these unprecedented times. We will get through this together!

Best wishes,



Steven Cain
CEO, COLES Group



618905

A COVID-19 UPDATE FROM COLES

Dear Coles Customers,

We're announcing a range of new measures across our business during the COVID-19 outbreak to safeguard the wellbeing of our customers and team members, while also ensuring we can provide groceries for all Australians, particularly the elderly and most vulnerable members of the community.

New Coles Community Hour and changes to trading hours

We have launched a dedicated "Community Hour" from Monday to Friday in all supermarkets to improve access to essential groceries for the elderly and people living with disability.

Our supermarkets will temporarily change their trading hours to open 7am to 8pm every day*, with the first hour of trade on weekdays exclusively for customers who hold a government-issued Pensioner Concession Card, Commonwealth Seniors Health Card, Companion Card, Seniors Card, Disability Card or Health Care Card^.

Supermarkets will close no later than 8pm to give our team members the time and space to extensively clean our stores and replenish the shelves for customers the next day.

*Where state laws allow ^These arrangements will be reviewed as necessary.

Coles Online to focus on elderly and vulnerable customers

Our Coles Online home delivery service will temporarily be diverted to focus on elderly and vulnerable members of the community, including retirement and nursing homes. We sincerely apologise to our regular online customers for any inconvenience this may cause. And to enable team members to improve availability in stores, we will temporarily not accept Click&Collect and UberEats delivery service orders.

Ensuring everyone has access to everyday essentials

To allow everyone the opportunity to purchase everyday essentials, we now have product limits per customer on the following items:

1 item	Toilet paper				
2 items per customer	Paper towels	Pasta	Pasta sauce	Dairy milk	Mince
	Paper tissues	Dry rice	Canned tomatoes	Chilled pasta	
	Hand sanitiser	Flour	Grocery milk	Frozen vegetables	
	Liquid soaps	Sugar	Eggs	Frozen desserts	

Please listen to the Prime Minister's direction to all Australians and only buy what you need. There is no reason for hoarding, so we ask you to be considerate in the way you shop.

Best wishes,

Steven Cain
CEO, Coles Group



A COVID-19 Update from Coles

WORKING TOGETHER TO GET THROUGH THIS

Dear Coles Customers,

As the situation around COVID-19 continues to develop, we know that you'll have concerns around the impact to your local area and the broader Australian economy. Coles is doing everything we can to support jobs, customers and team members through this challenging time, and our focus remains on our most vulnerable communities.

Donating an additional \$1M a week to SecondBite and Foodbank



Every week we'll be donating additional food and household goods to the retail value of \$1M to our charity partners SecondBite and Foodbank. This gives extra support to those who need it most right now and will help boost our ongoing food donation program. Unfortunately, community centres are closing down making it more difficult to help those most at need.

We are employing more Australians and investing in our supply chain

We are recruiting an additional 5,000 casual team members across Australia to give our stores much needed support during these busier times. In the last week we have opened three new pop-up distribution centres in New South Wales, Queensland and Victoria to create more jobs in our supply chain network and speed up getting more stock to stores. We are also actively working with other major employers and our unions to find job opportunities if they have recently been forced to reduce team numbers.

New Coles Online Priority Service (COPS)

Coles Online is one of the world's best and largest home delivery services and has been temporarily diverted to the Coles Online Priority Service (COPS), allowing us to focus on delivering food and grocery essentials to elderly and vulnerable members of the community. We expect this to be available by the end of next week - but we will keep you posted if we can do it sooner.

Extending Coles Community Hour

We are also extending our Coles Community Hour for another week as we know how important this has been in improving access to stores for our customers.

Please check our website for the latest information on
Coles Online Priority Service and Coles Community Hour
www.coles.com.au

Finally, we want to thank you for listening to the Prime Minister's direction last week to be more considerate when shopping for food and groceries. Please continue to be kind to our team members who are doing the best they can. I would like to give them and our supplier partners a big thank you!

Best wishes,

A handwritten signature in black ink, appearing to read 'S. Cain'.

Steven Cain
CEO, Coles Group

The Coles logo, consisting of the word 'coles' in a bold, red, lowercase sans-serif font.

615699

NATASE AD07

A COVID-19 Update from Coles

HELPING EMERGENCY SERVICES TEAMS DURING THIS TIME

Dear Coles Customers,

You will have heard at the weekend that essential services will remain open as the COVID-19 situation continues. Supermarkets, liquor stores and petrol stations are essential services and as such all Coles stores remain open across Australia. Our supermarkets are open 7am to 8pm every day,* our distribution centres are open, and we're working with our suppliers and partners to get more stock to stores as fast as possible.

*where state laws allow.

Helping our emergency services and healthcare workers

We know how hard our emergency services and healthcare workers are working right now, so we're dedicating our Tuesday and Thursday Coles Community Hour to them, starting Thursday 26 March.

Coles Community Hour **First hour weekdays 7am to 8am***

Monday
Wednesday
Friday

Vulnerable members of our community

Holders of a government-issued Pensioner Concession Card, Commonwealth Seniors Health Card, Companion Card, Seniors Card, Disability Card and Health Care Card.

Tuesday
Thursday

Emergency services and healthcare workers

Holders of an AHPRA card, have a workplace ID or are wearing their work uniform.†

†these arrangements will be reviewed as necessary.

Health and safety in our stores remain a priority

We are applying guidelines to help with social distancing in our stores. We advise that customers should use the length of their trolley as a guide for the distance between themselves and other shoppers and we ask all our customers to please wash their hands before entering stores. The use of tap-and-go for payment where you can is also encouraged.

New Coles Online Priority Service (COPS)

We're in the early stages of rolling out our new Coles Online Priority Service (COPS) and we're looking to bring this service to as many vulnerable customers as possible, hopefully by the end of the week. Our priority is ensuring we can offer a good range of everyday grocery essentials with high availability to our customers who find it difficult to shop in-store. Please check www.coles.com.au for further updates.

We are incredibly proud of our team members in-store who are working hard to get stock on to shelves as fast as possible, create a safe place to shop, and provide our customers with great service. We ask that you continue to show them kindness and patience.

Best wishes,



Steven Cain
CEO, Coles Group



69790

A COVID-19 Update from Coles

KEEPING EVERYONE SAFE DURING THIS TIME

Dear Coles Customers,

We know that health and safety is front of mind for lots of our customers at the moment, and we want to let you know that we're working closely with the Department of Health to ensure the most effective protection for both you and our team members in our stores during the COVID-19 situation.

Increased cleaning & sanitisation throughout our stores

We've added extra cleaning & sanitisation to high contact areas of the store, including trolleys, baskets, checkout areas and self-service screens. We ask all customers not to enter a store if they are unwell, to wash or sanitise their hands before entering stores, and to remind everyone to not touch their face unless your hands have been sanitised. The sanitisers we use at Coles have all been confirmed to kill coronavirus.

Not touching face & washing hands regularly

We have received questions about protective equipment in-store. To date, the Department of Health factsheet does not consider wearing gloves or masks to be necessary when shopping or at check-outs, and interactions in-store within social distancing guidelines are considered low risk. The Department of Health factsheet recommends washing hands regularly, using hand sanitiser and keeping a safe distance as the most effective ways of protecting yourself and others.

Keeping a safe distance

We'll be adding signs around our stores and at the checkout area to help you follow social distancing guidelines. The length of a trolley (1.5m) is a good guide for the distance you should keep from other customers and team members, and we ask that you follow all directions signposted in-store on keeping a safe distance.

Less contact near the checkout

We'll be making a few changes at our supermarket checkouts to help with social distancing. We'll be asking you to queue at the marked signs in front of the checkout, at the start of the belted area and when you're packing. We'll also ask you to pack your own bags to minimise both handling & close contact time. When paying, we recommend card payments instead of cash, and we encourage you to use tap and go to make checking out as easy as possible.

Making our bakery more convenient

We'll be making a few changes to make our bakeries more convenient. Single item bakery goods such as in-store baked bread will be individually pre-wrapped, and for bread loaves, we'll be stopping slicing on-demand to ensure better availability of pre-sliced options.

Finally, we'll be regularly rotating our teams on checkouts throughout the day to help keep everyone safer. Please respect the guidelines we're putting in place as your health and safety remains a priority for us.

Best wishes,



Steven Cain
CEO, Coles Group



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Together we stop the spread.



1 Increased cleaning in-store

We've added extra cleaning and sanitisation to high contact areas of the store, including trolleys, baskets, checkout areas and self-service screens. The sanitisers we use at Coles have all been confirmed to kill coronavirus.



2 Wash your hands

We encourage all customers to wash or sanitise their hands before entering stores, and to remind everyone to not touch your face unless your hands have been sanitised.



3 Keeping a safe distance

We'll be adding signs around our stores to help you follow social distancing guidelines. The length of a trolley (1.5m) is a good guide for the distance you should keep from other customers and team members.



4 Pack your own bags

We'll be asking you to pack your own bags to minimise both handling and close contact time.



5 Cashless payment preferred

We recommend card payments instead of cash, plus we encourage the use of tap and go to make checking out as easy as possible.

coles

619855

We believe in supporting local producers... especially when times are tough.

Are you a local wine, craft beer or spirits producer in NSW or Victoria?

We'd like to hear from you.

We believe in supporting local producers and would like to offer you the opportunity to sell your product through our stores, hopefully making up for some of the lost business you might be experiencing as a result of recent bar and restaurant closures.

Please get in touch on

1800 547 563 or

localliquor@coles.com.au

We look forward to talking to you about how we can get through this together.


The Coles Liquor Team








Coles Online is open for the most vulnerable members of the community. To find out if you're eligible and to watch our step-by-step video, go to coles.com.au


It's easy to shop online with Coles.

- 

Step 1.
Go online to coles.com.au/shop
- 

Step 2.
Create an account
- 

Step 3.
Choose the items you need
- 

Step 4.
Choose delivery or collect in store
(either yourself, family or a friend)
- 

Step 5.
Pay safely via Card or PayPal

620577

[Go to coles.com.au/shop](http://coles.com.au/shop)



coles
Online
Priority
Service

Coles cont...

The Age, p2, Tues 21 Apr 20

Herald Sun, p2, Tues 21 Apr 20

The Australian, p2, Tues 21 Apr 20

coles

Helping lower the cost of dinner



Steggles Family Roast Chicken

From the Meat department.
Serving suggestion only.
Product sold uncooked.

Tasty Tuesday is here with Curtis Stone's delicious Roast Chicken with Mushroom Gravy

Prep 15 mins | Cooking 75 mins | Serves 4

Ingredients

- Whole Family Roast Chicken (approx 1.8kg)
- 20g melted butter
- 500g assorted mushrooms (such as cup, Swiss brown, portabello and flat), brushed, stems trimmed, thickly sliced
- 1 tbs chopped shallot
- 1 tsp chopped garlic
- 3 tsp plain flour
- 1½ cups (375ml) salt-reduced chicken stock
- 1 thyme sprig
- 2 tsp finely chopped fresh flat-leaf parsley

Method

1. Preheat oven to 220°C (200°C fan-forced). Heat a large ovenproof frying pan or roasting pan in oven until hot. Place chicken breast-side up, in the pan. Brush with butter.
2. Roast chicken for 1 hour or until skin is crisp and golden and an instant-read thermometer inserted into thickest part of thigh registers 75°C and juices run clear. Transfer chicken to a carving board, reserving juices in the pan. Set aside for 10 mins to rest.
3. Heat the frying pan or roasting pan over medium-high heat. Add mushrooms. Cook, stirring frequently to scrape up browned bits from the base of the pan for 6 mins, or until mushrooms are browned and tender. Stir in shallot and garlic. Stirring frequently, cook for 2 mins or until shallot is tender. Add flour. Stir for 1 min. Whisk in stock and thyme. Simmer, whisking constantly, for 2 mins or until gravy thickens. Remove thyme sprig. Stir in parsley. Season gravy with salt and pepper. Serve with the chicken.



Find even more specials in our online catalogue.

To receive a copy direct to your inbox every week, visit [coles.com.au/register](https://www.coles.com.au/register).

Good things. Great value.

Steggles Family Roast Chicken offer available until 12th May 2020, unless otherwise stated. VIC stores and Coles Albany, Deniliquin and Lavington only. Subject to availability. Not available at Coles Express. Prices and products may not be available at Coles Online.

Coles cont...

Herald Sun, p4, Sat 25 Apr 20; The Age p2, Sat 25 Apr 20; The Australian, p2, Sat 25 Apr 20



Helping with the new normal

Dear Coles Customers,

I know that for many of us, how we live and shop has changed a lot in the last few weeks. We at Coles see it as our job to support our customers through this, and we're working hard to make changes as quickly as we can.

Coles Online is now open to everyone

Over the last week, we've resumed our Click&Collect and Home Delivery services for all customers. We've recruited extra customer service agents to open up thousands of new delivery windows, plus we're seeing stock availability improve every day to help fulfil your orders.

Our Coles Online Priority Service (COPS), Coles Community Boxes and Coles Community Hour will continue to help vulnerable customers access everyday essentials, and if you've never shopped online with us before, we've created a step-by-step guide and video to make it easy as possible. Information on all these services can be found at coles.com.au/online

Thank you to our regular Coles Online customers for your patience and understanding during this time.

Helping lower the cost of your weekly shop

We've been working hard to keep helping lower the cost of your weekly shop during this time, and we've made some changes to our digital catalogue to make shopping our weekly specials, meal solutions and recipe inspiration even easier.

If you've not received our digital catalogue before, you can sign up at coles.com.au/register and we'll send it direct to your inbox every week.

You can also find a range of easy, delicious recipes to make at home on our website and YouTube channel, plus you can follow Coles on Facebook and Instagram for great 'What's For Dinner?' ideas from our favourite chefs including Curtis Stone, Colin Fassnidge and MasterChef's Courtney Roulston. You can also see them every night during the Channel 7 evening news 6-7pm.

Finally, it looks like we'll soon be back to normal with toilet paper! Stock has recovered significantly and by next week we should have removed limits. You can always find the latest information on product restrictions at coles.com.au or in your local store.

Thank you again for your continued support and all your efforts to shop safely with us during this time.

Best Wishes,

Steven Cain
CEO, Coles Group

6/20778

coles | Good things. Great value.

MH5E0201M - V1



You can count on CommBank in uncertain times.

Continuing to serve our customers and support the economy.

In response to the coronavirus, we're well prepared to continue providing the financial support you need.

As always, you can access your everyday banking 24/7 through NetBank, CommBank app or CommBiz. Should you need to go in-branch, our network remains open and we're here to assist.

We're also offering a great fixed rate to bring more certainty to your home loan. All of our home loan customers will be able to defer their repayments for up to six months if they face financial difficulty.

For our small and medium business customers, we're reducing fees and interest rates and taking steps to ensure faster credit decisions on lending. And for those facing financial difficulty we're deferring repayments and waiving merchant fees.

Go to commbank.com.au/coronavirus

Commonwealth Bank cont...

The Age pp6-7, Thur 26 Mar 20 | Herald Sun, pp14-15, Thur 26 Mar 20 | AFR p6-7, Thur 26 Mar 20

The Australian, pp8-9, Thur 26 Mar 20

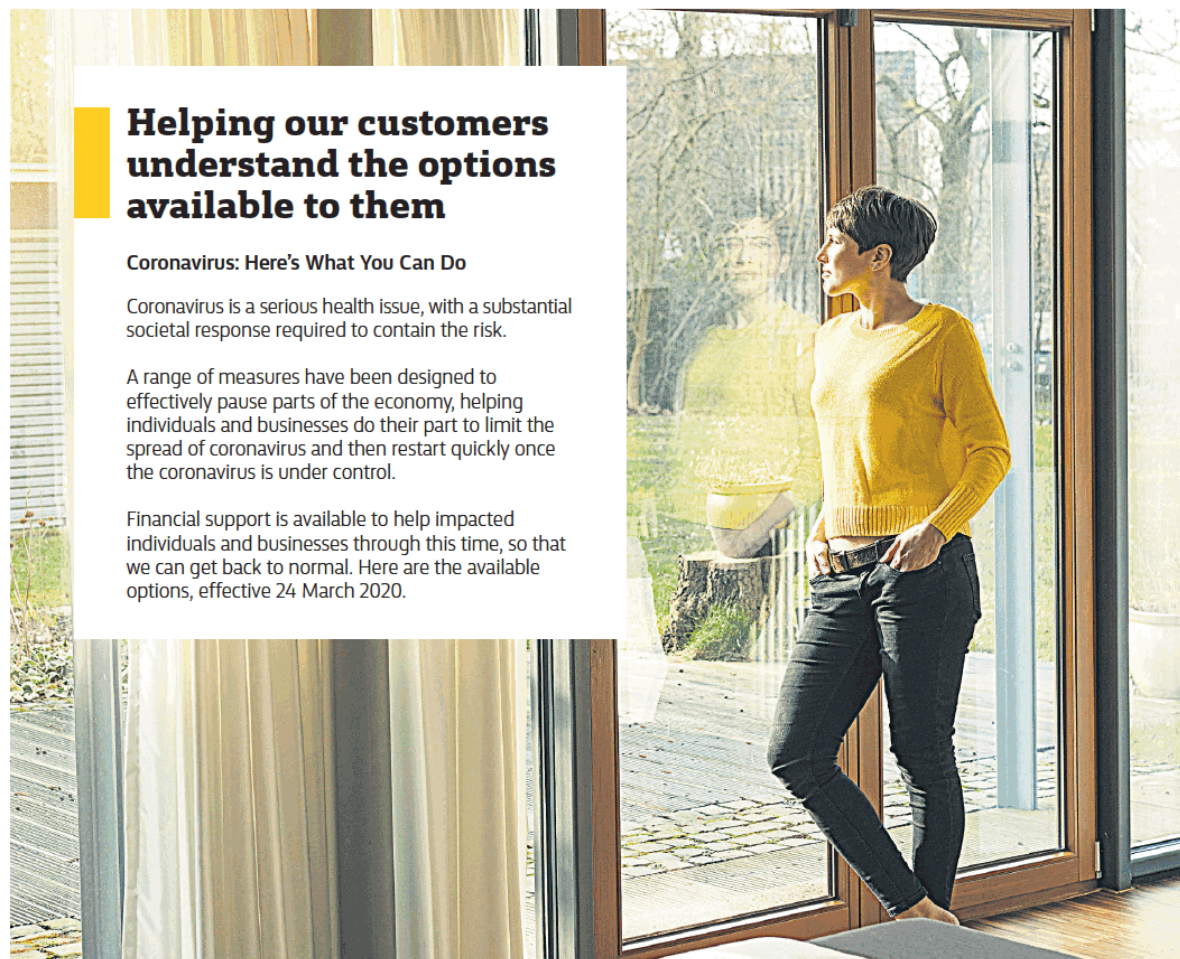
Helping our customers understand the options available to them

Coronavirus: Here's What You Can Do

Coronavirus is a serious health issue, with a substantial societal response required to contain the risk.

A range of measures have been designed to effectively pause parts of the economy, helping individuals and businesses do their part to limit the spread of coronavirus and then restart quickly once the coronavirus is under control.

Financial support is available to help impacted individuals and businesses through this time, so that we can get back to normal. Here are the available options, effective 24 March 2020.



Has your business been forced to shut down or seen a significant decrease in revenue? Here's what you can do.

You can defer loan repayments: You can defer your repayments on your eligible small business loans and home loans for up to six months. For CommBank small business customers with lending limits up to \$5 million, repayments on business loans will be automatically deferred for April-June 2020 and you can receive a further three-month deferral if needed. Depending on your repayment type, we will either extend the term of your loan or the capitalised interest will become payable at the maturity of your loan contract.

You can take measures to look after your employees: You are going to need them once the current crisis passes. This means taking steps to keep them safe and maintain essential services. It also means continuing to pay them if you can afford to. If you do not have enough work for your employees and can't afford to keep paying them you may be able to stand them down, allowing them to stay on the books and accrue annual leave, without you having to pay a wage. This will assist in allowing you to quickly restart your business when the coronavirus passes. Once they have exhausted their leave entitlements, employees can start to receive a JobSeeker Payment, which has been increased by \$550 per fortnight. If you can afford to, you can pay an additional \$104 per fortnight without impacting your employees on their ability to claim. This will in many cases be preferable to redundancy, because it will help keep your employees connected to your business so that you can start up more quickly afterwards.

You can boost cash flow: From 28 April 2020, the Australian Taxation Office will begin automatically crediting your BAS with a payment equal to 100% of your salary and wages withheld, between \$10,000 and \$50,000 with a further

payment available in the July-October period. For CommBank small business customers with less than \$50 million annual turnover, you can apply for an unsecured loan of up to \$250,000 (lending criteria applies) with a reduced interest rate of 4.5% p.a. No establishment fees, no account fees and no repayments required for up to six months. For the first six months, interest will be deferred and capitalised at a reduced variable rate of 5.5% p.a., reducing to 4.5% p.a. on 3 April 2020. From six months, principal and interest repayments will be required.

You can reduce rates and fees: For CommBank small business customers we're providing additional flexibility by reducing interest rates by 1.00% p.a. on small business loans, which will come into effect on 3 April 2020. You can also access a range of other options available to businesses most affected, including waiving merchant terminal fees, early redraw fees on business term deposit accounts, and establishment fees and excess interest on Temporary Excess products.

You can seek rent and utility relief: Many utility providers have also launched relief measures. Speak to your specific provider about temporary relief. Talk to your landlord about what may be possible for rental relief.

You can be assured that your personal liability won't be impacted. Legislation has been relaxed so Directors will not be personally liable for insolvent trading where debts are incurred in the ordinary course of business. You will still need to repay debts taken out, but can take steps to protect your business through this period.



Have you been stood down by your employer or has your income been significantly reduced? Here's what you can do.

You can seek clarity: Being stood down is a temporary measure that means you remain employed but unpaid for the period of time that you do not perform your duties. You continue to accrue annual leave but will not earn the wage from your employer.

You can seek JobSeeker support: If your income has fallen below a certain level, you may be eligible for support from the Government. Apply for immediate income support from the revamped JobSeeker support at my.gov.au. Payments will be made immediately with full information required later. Payments have been increased by \$550 per fortnight meaning you will earn up to \$1,115.70-\$1,340.10 per fortnight.

You can continue to seek employment: Many businesses have increased demands at this time. If you have been stood down or had your hours reduced and you find other work you can take that job. As long as you are not employed as a full-time permanent employee this will not require you to resign from your original job. Your Government support will be adjusted based on the income you receive (if this is above \$104 per fortnight).

You can defer any home loan repayments: All customers will be able to free-up cashflow by deferring home loan repayments for up to six months. You will still accrue interest and fees, however, after the six months your loan term will be extended so your repayments don't increase. Any available redraw will be used for repayments during the six months, so you can transfer your redraw to another account if you need access to that money now. Your account will not go into default and you will not incur penalties.

You can seek certainty with our fixed home loan repayments: 2.29% p.a. interest rate (3.99% p.a. comparison rate) available to any owner occupier customer – including

existing customers – for a one, two, or three year fixed term paying principal and interest with Wealth Package, effective 30 March. Fixed rates have fallen by up to 70 basis points in the past two weeks, which may be substantially lower than your current variable rate. Investors also have access to attractive rates that are lower than the current variable rate. Bear in mind that fixing your rate means that you are signing up for that period and a fee is payable if you need to repay your loan early.

You can seek rent and utility relief: You may be eligible for rental assistance from the Government. Talk to your landlord about what else may be possible for further rental relief. You may also be eligible for an energy subsidy. Many utility providers have also launched relief measures. Speak to your specific provider about temporary relief.

You can consider accessing superannuation: As a last resort, if you require further cash during this period, you will be able to access up to \$10,000 of your superannuation in both 2019-20 and 2020-21. You will not need to pay tax on these amounts and they will not impact on Centrelink or Veterans' Affairs payments. Consider getting advice before doing this – stock markets have fallen substantially recently, and you may be selling your investments well below previous valuations.

You can access additional benefits: Through Benefits Finder in the CommBank app, we may be able to find Government or other benefits you may be eligible for. We have also recently increased some of our term deposit rates, providing several options to earn a return well above the cash rate. In addition to increasing our 12-month term deposit rate for personal customers for a limited time, CommBank is taking steps to help free-up household cashflow for our personal customers.



Are you a retiree who has seen their income fall? Here's what you can do.

You can seek additional payments from the Government: You should update your income details online at <https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19/older-australians-coronavirus-covid-19> or call the Older Australians line on 132300

You can reduce your minimum drawdown rate: Your minimum drawdown rate on any account-based pension you own will be reduced by 50% and you should consider whether this is right for you given your circumstances. If you have sufficient cash resources this would mean that fewer assets would need to be sold in your superannuation account now, during a time of stock market volatility.

You can access our increased 12-month term deposit rate: Go into a CommBank branch (or call 13 2221 for renewing customers) to increase your 12-month term deposit rate. 1.7% p.a. interest rate for personal customers for a 12-month term with interest paid at maturity for balances from \$5,000 to less than \$2,000,000 available from 20 March for a limited time.

You can make changes to your asset allocations but please think carefully before doing so: While your income may have reduced significantly, you should think carefully and seek advice prior to making any decisions to alter your overall asset allocation given current market and economic conditions.

You can take measures to remain safe and secure during this time: The risk of serious illness from coronavirus increases with age. It is important that you do everything you can to reduce your chances of catching the virus, which includes maintaining a safe social distance and limiting your exposure to any non-essential environments or groups of people. We understand that some of our customers prefer to come into the branch to do their banking. In light of the Government's announcement around essential services, we are committed to keeping as many of our branches open as possible and also ensuring that our customers and staff are kept healthy and safe. Some of our branches may need to close from time to time and we will keep you updated via our branch locator tool at commbank.com.au/digital/locate-us. Social distancing will be observed in branch and added measures have been put in place to ensure the branch is kept clean and safe for all. If you have questions about using your Passbook during this time visit commbank.com.au/passbook

You can increase your online safety and awareness of scams: We want you to remain safe and secure online as well. Unfortunately, there are some online scammers that will be seeking to take advantage of the current situation and access your personal information. Please do not share your personal bank details with anyone that contacts you directly.

There is much that we can do together.

For further information and links to applications, please go to commbank.com.au/coronavirus

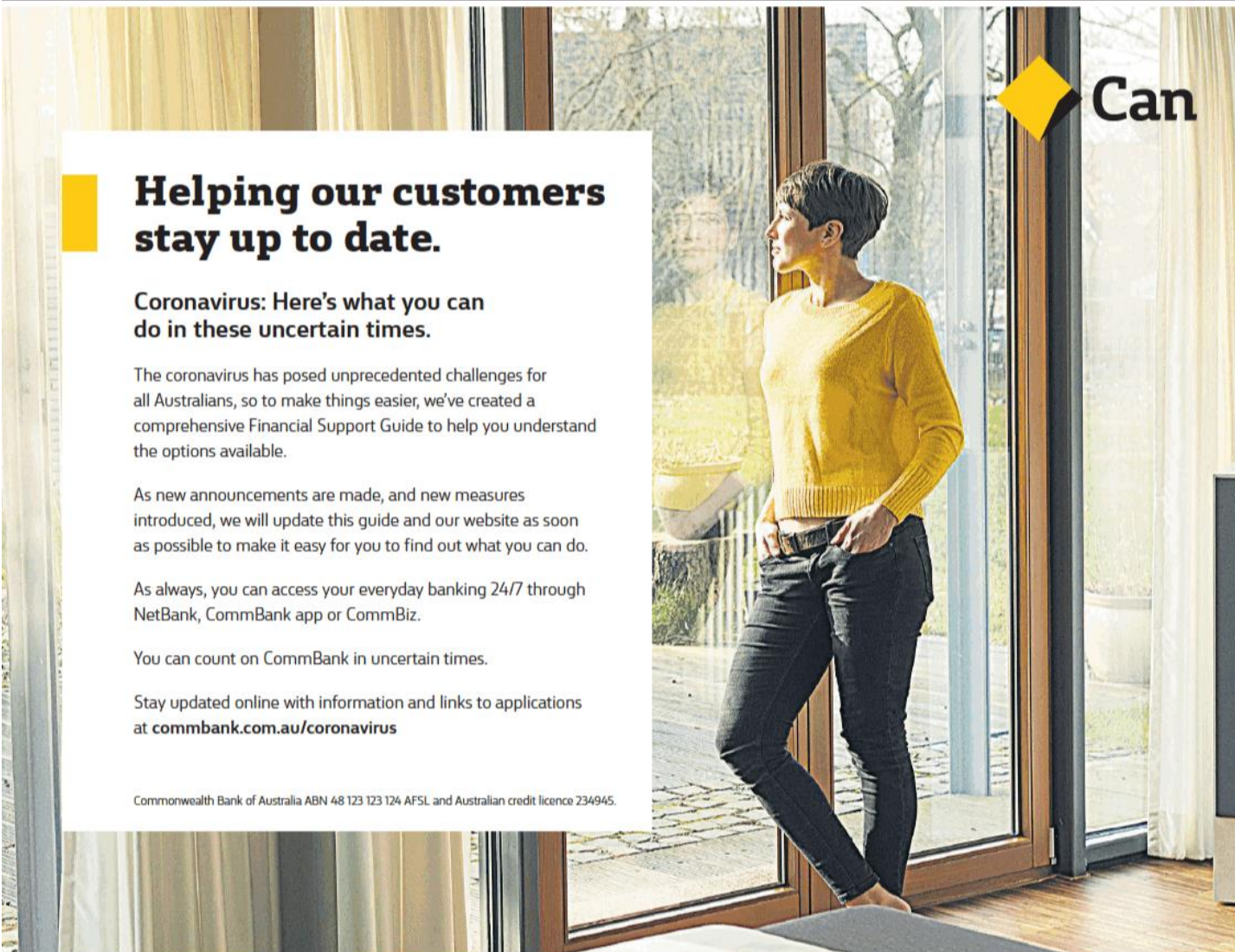



Commonwealth Bank cont...

The Age, p12, Fri 27 Mar 20 | AFR, p2, Fri 17 Apr 2020 | The Age, p7, Fri 17 Apr 2020 (Half-page)

Herald Sun, p26 Fri 27 Mar 20 | AFR, p9, Fri 27 Mar 20 | The Australian, p11, Fri 27 Mar 20

The Age, p11, Fri 24 Apr 20 | Herald Sun p22, Fri 24 Apr 20 | AFR, p11, Fri 24 Apr 20 | The Australian, p7, Fri 24 Apr 20

A woman with short dark hair, wearing a bright yellow sweater and dark pants, stands by a large window, looking out. The window shows a view of trees and a building. The scene is brightly lit, suggesting daytime. The overall mood is calm and hopeful.

 **Can**

Helping our customers stay up to date.

Coronavirus: Here's what you can do in these uncertain times.

The coronavirus has posed unprecedented challenges for all Australians, so to make things easier, we've created a comprehensive Financial Support Guide to help you understand the options available.

As new announcements are made, and new measures introduced, we will update this guide and our website as soon as possible to make it easy for you to find out what you can do.

As always, you can access your everyday banking 24/7 through NetBank, CommBank app or CommBiz.

You can count on CommBank in uncertain times.

Stay updated online with information and links to applications at commbank.com.au/coronavirus

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945.

AFRGA1 AD



Dedicated JobKeeper support for your business.

CommBank have launched a dedicated JobKeeper helpline.

At a time when we know that small businesses are working hard to support their employees, immediate help matters.

Last month the Government announced a JobKeeper Payment for eligible businesses to keep more Australians employed. For customers who have registered for JobKeeper payments but need access to additional funds before 30 April 2020, we are offering temporary borrowing solutions.

To help you access funds and answer your questions, we have a dedicated Australian-based CommBank JobKeeper helpline available 24/7.

Our support for Australian businesses and households will inject more than \$10 billion into the nation's economy. This month, we have approved over \$375 million in SME Guarantee business loans and auto-deferred loan repayments for more than 70,000 small business customers, providing \$450 million of cash flow per month.

We're here to help with the CommBank JobKeeper helpline open 24/7 on 13 26 07.

For the latest support options available, visit commbank.com.au/coronavirus



MOVE YOUR CONTACT CENTRE AGENTS Home in 48 Hours

FREE* CXone@home software to help keep your employees safe and available

As many organisations need to rapidly move their employees to work-from-home due to the COVID-19 pandemic, NICE inContact is here to help.

To facilitate your rapid transition to home-based contact centre agents, we are offering CXone@home – a no charge option* to use NICE inContact CXone, our enterprise-grade cloud contact centre platform.

CXone@home details:

- Your contact centre will be up and running in 48 hours
- No charge for CXone cloud software for 45 days*
- No commitment, No contract
- CXone Call Centre Bundle: Min 25 seats - No max seats
 - ACD/IVR
 - Audio recording
 - Integrated softphone for B-leg (agent)
 - Call forwarding for A-leg (customer)
 - 5 GB active storage and 3 voice ports per agent
 - Unlimited free voice call ports for health services and information line organisations
 - 99.99% availability

Let us help keep your agents safe and effective during this disruptive time.

Call us on 1800 491 532 to talk to one of our specialists

*Fixed one-off activation fee applies regardless of seat-count

NICE inContact

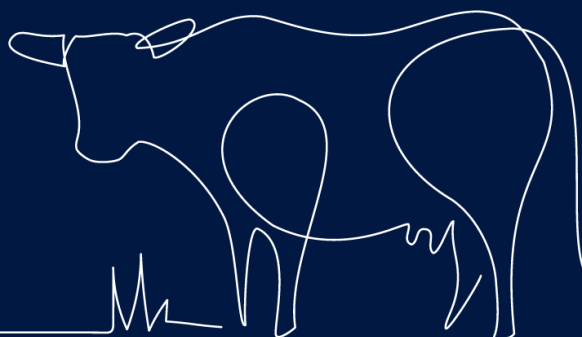
Dairy is here for you

Australians have stuck by dairy farmers and regional communities over challenging years of drought and bushfires.

Right now, we know Australia is doing it tough and facing uncertainty as COVID-19 plays out. But you should know Australian dairy is here for you.

Our farmers are continuing to produce fresh, healthy and nutritious milk each and every day. And you can have the confidence that we will continue to supply your favourite dairy products during this time.

**Got questions on dairy?
Visit dairy.com.au**



Now is the moment you need your leaders most.

We're by your side to help.

Access our **complimentary** microcourses, webinars
and articles designed to help you and your leaders:

- ▶ Lead virtual meetings
- ▶ Lead self in times of crisis
- ▶ Create virtual leadership experiences
- ▶ Be a true leader

ddiworld.com





Supporting Australian exporters through COVID-19

If your business has been affected by COVID-19 and you need finance, we're here to help you.

We've helped Australian exporters for more than 60 years and now, more than ever, our team is here to help you through these difficult times.

Call us on **1800 093 724** or visit **exportfinance.gov.au/covid19**

Export Finance Australia provides a range of flexible loans and guarantees for exporters or businesses in an export-related supply chain.

We are all in this together

In the spirit of working together in these challenging times, we're making changes to give our customers the best of Foxtel at no extra charge. From today until the end of May, they will get an even better home entertainment experience, with more content available and accessible on more screens.¹

More drama, entertainment and news

We have opened up our full range of Drama, Entertainment, Lifestyle, Documentaries, Reality and Kids TV channels² and On Demand³ libraries. This content will be available to our customers regardless of their package including those that subscribe to Foxtel through Telstra and Optus.

This means customers will have thousands of hours of additional content, both live and On Demand. We have received amazing support from all our partners to make this happen.

Customers will also be able to stay informed through access to our full range of news services. This includes Sky News and its dedicated COVID-19 news channel, along with international news from CNN, FOX News, BBC World News, Sky News UK, CNBC and Bloomberg Television.

Available on more screens

Customers will have access to Multiscreen, giving them access to watch on up to two additional devices at the same time, including casting the Foxtel GO app to their television, which will help while the entire family is at home.⁴

Foxtel Now

Customers subscribing to our popular streaming service Foxtel Now will also have more to watch. Access to Pop, Lifestyle, Drama Extra, Docos and Kids tiers will be added to their Essentials, Pop or Lifestyle packs.

More data

Foxtel will provide unlimited data to all Foxtel Broadband and Foxtel nbn™ customers who are on monthly data allowances at no extra cost, giving them streaming and home internet without limits.⁵

Best entertainment

The additional content means all customers will have access to the world's best entertainment. This includes new series such as *Mrs. America* starring Cate Blanchett, mystery thriller *Devs* and new seasons of *Westworld*, *The Walking Dead* and *Outlander*. Customers will also be able to catch up on entire seasons and box sets of recent hit series such as *Game of Thrones*, *Succession* and Tim Minchin's *Upright* along with comedy evergreens including *Friends*, *Modern Family* and *Seinfeld*.

Making life a little easier

Our customers don't need to activate these changes — we implemented them all this morning, meaning they can enjoy the new content, additional screens and unlimited data right now.

Thank you for your continued support during this difficult time for Australia and the world. Stay safe, stay positive, and please look after one another.

Regards



Patrick Delany
Chief Executive Officer
Foxtel Group

A huge thank you for the support of our studio partners in making this happen:



foxtel

¹Only available to active residential customers who are not currently subscribed to the relevant TV or Broadband packs. Excludes Sport, Movies and HD Packs ²Access includes: Kids and Favourites packs (Foxtel Plus customers); BoxSets (Essentials customers); Drama, Kids, Docos and Entertainment Plus packs (Entertainment customers) ³Requires internet connected iQ3 or iQ4 or compatible Foxtel Go device. ⁴Requires Foxtel GO app and Chromecast or Apple TV; or eligible smart TV or streaming device. Internet connection required. ⁵Foxtel Fair Use Policy applies.



SKY NEWS AUSTRALIA COVID-19 CRISIS COVERAGE

As the coronavirus crisis grips the country,
Sky News Australia is dedicated to bringing you the latest
breaking news and live coverage of every development.

sky news

CHANNEL 103 & 600

For the latest news updates as the coronavirus pandemic unfolds. Featuring in-depth interviews and analysis from our leading anchors.

sky news
COVID-19

CHANNEL 604

An important new service dedicated to 24/7 coronavirus news coverage. Watch live press conferences and government announcements in full from Australia and around the world.

sky news
.COM.AU

SKYNEWS.COM.AU/COVID-19

For video-led online news and the latest updates, plus receive up-to-the-minute push notifications on the Sky News Australia app.

Real news when you need it most.
24/7 rolling coverage of the COVID-19 crisis.

foxtel

Settle in



- ▶ Blockbuster movies in HD
- ▶ World's best drama
- ▶ Kids' and family favourites
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+ 2 store movies incl within 12mths

▶ All in one place

Search Foxtel to sign up today



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*New customers only. Based on Movies HD plus Kids & Netflix Bundle with IQ4. Residential customers & standard install only. Foxtel cancel fee applies. Offer ends 28.04.2020. Netflix based on standard (2S) plan & must be redeemed on IQ4. Requires internet connected IQ4. Applies to movies up to \$6.95. For Netflix terms see www.netflix.com/termsofuse. Foxtel marks used under licence by Foxtel Management Pty Ltd. Paddington 2 (G): © 2017 STUDIOCANAL S.A.S. All Rights Reserved. Paddington Bear™, Paddington™ and PB™ are trademarks of Paddington and Company Limited. Westworld (MAT5+): HBO © 2020 © Home Box Office, Inc. All rights reserved. Fast & Furious Presents: Hobbs & Shaw (M): © 2019 UNIVERSAL CITY STUDIOS PRODUCTIONS LLLP. ALL RIGHTS RESERVED. net19st_303



**WE NEVER THOUGHT WE'D BE ASKING VICTORIANS
NOT TO INVITE YOUR MATES OVER FOR A BEER.**

BUT THAT'S EXACTLY WHAT WE'RE DOING.

DOWN THE TRACK, WE'LL ENJOY THE GOOD TIMES AGAIN.

**FOR NOW THOUGH, THE BEST THING YOU CAN DO FOR
YOUR MATES IS STAY AT HOME AND KEEP YOUR DISTANCE.**

**AT A TIME WHEN WE CAN'T STAND CLOSE,
WE NEED TO STAND TOGETHER.**

SO LET'S ALL DO OUR BIT WITH SOCIAL DISTANCING.

WE'LL GET THROUGH THIS TOGETHER, VICTORIA.

FROM ALL OF US AT FURPHY, TO ALL OF YOU,

CHEERS

GET INFORMED, VISIT: [VIC.GOV.AU/CORONAVIRUS](https://vic.gov.au/coronavirus)

Get the facts **DrinkWise.org.au**

SUPPORTING OUR BUSINESS CUSTOMERS.

GIO knows our business insurance customers are doing it tough right now – so we created the Small Business COVID Relief Package to help. If your small or medium sized business is needing assistance due to the impact of the coronavirus the following is available:

- Existing customers can elect to defer monthly insurance payments for up to six months.*
- We will continue your existing insurance where your business premises are unoccupied due to COVID-19, with no changes to premiums, terms or conditions.
- Apply for a refund of the unused portion of your policy premium if you wish to cancel, with no admin or cancellation fees.

Call us on **13 10 10** | Go online at **gio.com.au**



*Effective for renewals or monthly premiums from 1 March - 30 June 2020. Terms and conditions apply. Insurance issued by AAI Limited trading as GIO.

WE'RE READY TO HELP YOU.

These are very challenging times for all Australians.

While we all stay home to protect each other, we'll help keep you covered if you are in hardship.

Talk to us about our financial relief and support options.

Here's how we can help:

- We have a range of financial relief and support options
- Our website is a great source of up to date information on how we're addressing COVID-19
- We're standing by and ready to help

Simply call us on **13 10 10**.

From all of us at GIO, we hope you and your loved one's stay safe and stay well.

YOU
KNOW
WITH



Good Food Guide

AFR, p11, Thur 26 Mar 20



THE AGE The Sydney Morning Herald brisbane times WA today

goodfood

GUIDE 2020

40TH ANNIVERSARY EDITION

EDITED BY MYFFY RIGBY

Pitaviva Coffee

citi

The Good Food Guide 2020

The ultimate guide to Australia's best restaurants

The 40th anniversary edition of the national Good Food Guide celebrates the 500 best restaurants across the country and is the essential companion to dining out.

Available now at newsagents, bookstores and online
thestore.com.au/gfg20



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AUSTRALIA'S HOME OF THE HATS

BIGGEST EVER

5 DAY SALE!

On sale from 19TH - 23RD March!

\$1499

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Samsung Inox 8.5kg QuickDrive™ AddWash Washing Machine with Steam.
WELS 4.5 stars, 73L/wash on Cotton 40°C programme. H85 x W60 x D60cm. www.samsung.com.au

\$597

HOT PRICE

WHILE STOCK LASTS!



Dyson V8 'Animal' Handstick Vacuum Cleaner.

dyson

SAVE \$200*2

\$898



HP 14-CK2010TU Laptop.
10th Gen Intel® Core™ i5 processor, 8GB RAM, 256GB SSD, shared graphics, 14" HD screen, Windows 10.

8WM63PA



SAVE \$200*2 \$498



Nikon D3500 DSLR 18-55mm Lens Kit.



GREAT BUY \$878



Samsung Galaxy S10e 128GB.

SAMSUNG

\$2295

Sony 65" 4K Android Smart TV.

KD65X9500G

SONY

BONUS*7

DELIVERY & WALL-MOUNT INSTALLATION ON ALL SONY TVs 65" & LARGER

VISIT HARVEYNORMAN.COM.AU OR CALL **1300 464 278** FOR YOUR LOCAL STORE.

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- FRANKSTON 8796 0600 • FOUNTAIN GATE 8796 6777 • HOPPERS CROSSING 8734 0000 • MARIBYRNONG 9304 7000 • HARVEY NORMAN @ DOMAYNE MELBOURNE CITY QV* 8664 4300
- MOORABBIN 9269 3400 • MORNINGTON* 5970 2500 • NUNAWADING 9837 1200 • PRESTON 9269 3300 • RICHMOND* 8416 4100 • SPRINGVALE HOMEMAKER CENTRE 9518 8500
- SUNSHINE 9334 6000 • TAYLORS LAKES Opposite Watergardens Town Centre 9449 6300 • THOMASTOWN 9463 4777

*Computers/Electrical only.

Click & Collect

Buy in-stock products from Harvey Norman Online* for same day pick up*. *Terms & conditions apply.

under the GO MasterCard Conditions of Use, which specify all other conditions for this offer. A \$25.00 Establishment Fee applies to new approved applicants. Account Service fee of \$5.95 per month applies. Also available to existing CreditLine, Gem Visa and Buyer's Edge customers. Refer to product websites for conditions, fees and charges. Credit is provided by Latitude Finance Australia (ABN 42 008 583 588). Australian Credit Licence 392145. *2. Savings are off our normal online displayed prices. *3. Discounts are off the normal ticketed prices. *4. Upgrade is to the next size up for the same product, model, technology and base as mattress/ensemble/bed frame purchased. *5. Bonus delivery applies only with purchases over \$999, and must be within a 25km radius of the store from which the goods were purchased. Delivery will be arranged for a time convenient to both parties. *6. Must be within a 25km radius of the store from which the goods were purchased. \$99 installation is for basic installation only and does not include extras such as take-up and removal of existing carpet, moving of furniture, trims, accessories or stair labour. Excludes Builder's Selection, Naturally Smart and Natural Perfection. Carpet must be purchased in lineal metres. Available in store only. *7. Bonus delivery and installation must be within a 25km radius of the store from which the goods were purchased. Delivery and installation will be arranged for a time convenient to both parties. Installation is wall-mount installation only. Excludes provision of cables. Further terms and conditions apply. See in store for full details.



Products in this advertisement may require some assembly.

430289_P02_MIM

NATAGE A013



HBF CANCELS 2020 PREMIUM INCREASE FOR MEMBERS

Dear HBF Member,

We understand COVID-19 is having an impact on all Australians. Many of our members have contacted us to express their concern around health care affordability.

With uncertain times ahead, HBF has made the decision to cancel this year's premium increases which were due to take effect 1 April 2020.

As one of Australia's largest health insurers, HBF takes care of nearly 1 million members around the country. We are a not-for-profit health insurer with no obligations to shareholders, which allows us to focus on the interests of our members.

The COVID-19 pandemic is an unprecedented health crisis for our community, and we are doing our utmost to support members when they need us most. We have increased our capacity in our contact centre and will remain available and open for business.

HBF has measures in place to support members in financial hardship and are working on a range of other initiatives to broaden our support. More information on these initiatives will be available in the coming days. To keep updated you can visit hbf.com.au.

In this uncertain environment, stay well and take care of those around you.

Warm regards,

John Van Der Wielen
Chief Executive Officer, HBF Health

Tony Crawford
Chairman, HBF Health

COSMETIC TREATMENT PROVIDERS AND COVID-19

Among various measures introduced by the Victorian Government in response to Coronavirus (COVID-19), any person who owns, controls or operates a restricted retail facility is not permitted to operate between midnight on 30 March 2020 and midnight on 11 May 2020 or such later date as the Government directs.

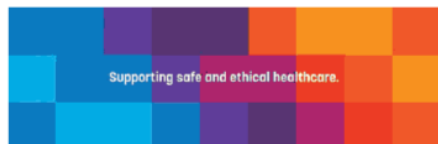
The office of the Health Complaints Commissioner will continue to monitor all non-essential general health services to ensure they are complying

with the Government's directions as well as monitoring compliance with the Code of Conduct for general health service providers. If we become aware that a cosmetic treatment provider is open and providing services, we may conduct an investigation under the *Health Complaints Act 2016*. Our powers include issuing public warnings and making Interim Prohibition Orders or Prohibition Orders banning the provision of services.

Concerned members of the community or providers aware of other health service providers who are not complying with their obligations can lodge a complaint online via the Health Complaints Commissioner website:

<https://hcc.vic.gov.au/make-complaint> or email us at hcc@hcc.vic.gov.au

Karen Cusack
Health Complaints Commissioner



**If you have heart disease,
you are more vulnerable to
severe COVID-19 complications.**

It may also worsen existing heart conditions. In addition to good hygiene and social distancing, we advise that you;

- **Maintain your current treatment and medication plan.**
If needed, you can now contact your doctor remotely, and have your medicines delivered to your home.
- **Get the flu vaccine.**
- **Stay physically active and eat healthily.**

Medical emergencies still require urgent care, so make sure you seek medical help if the symptoms of your heart condition become severe or worsen quickly.

Professor Garry Jennings AO
*Cardiologist & Chief Medical Advisor
Heart Foundation*



The Heart Foundation is here to support you –
for more information visit heartfoundation.org.au
or call our **Helpline** on **13 11 12**.





PRIORITY SHOP

HOME DELIVERY SERVICE FOR THOSE WHO NEED IT MOST.



Hey folks, it's heartbreaking knowing there's many locals in our communities struggling to get the essentials. So, IGA has set up IGA Priority Shop, a home delivery service.

Eligible customers include:

- ✓ Those with confirmed cases of COVID-19
- ✓ Those in mandatory isolation due to exposure to COVID-19
- ✓ Essential health workers

And those self-isolating or at high risk from COVID-19 exposure including:

- ✓ Seniors (70+)
- ✓ Indigenous people (50+)
- ✓ Those with chronic illnesses (60+)
- ✓ Those with respiratory issues
- ✓ Those who are immunosuppressed
- ✓ Those who are eligible for the NDIS



WHERE THE *all* *locals* MATTER

TO REGISTER OR FOR MORE INFORMATION:

IGASHOP.COM.AU

OR CALL 1800 018 384 (IF YOU'RE NOT ONLINE)

*Not available in all areas, T&Cs apply. IGAshop.com.au for all the details.

MH5E01Z01MA - V1



Dear Valued Customers, Travel Partners and Friends,

As we continue to navigate our way through this temporary period of instability, I wish to share with you how Inspiring Vacations is looking after our treasured customers, partners, and staff.

Customer Repatriation

I'm delighted to report that all Inspiring Vacations customers who were on tour during the series of government-imposed travel restrictions are now home. There were very tight timelines with some groups departing countries merely hours before border closures and airline groundings. I'd like to thank our dedicated teams, some of whom worked around the clock to make this happen, and for the cooperation, understanding, and quick responses of our affected customer groups.

Travel planned to depart before 30 April 2020

Due to government-mandated travel restrictions, we were forced to postpone all tours due for departure up to the end of April 2020. We are currently in the process of contacting customers affected by this postponement by phone or email, and rebooking their tour at a later date of their choice. Any customers who choose not to rebook their trip at this time will receive a credit to the full value of their booking to use any time until December 2021.

Travel planned to depart from 1 May 2020

We are monitoring government advice closely and act in accordance with this. With the recent imposition of the full Australian travel ban we are assessing departures month by month and you should expect a formal decision regarding May departures by 31 March 2020. Once that decision is made, all affected customers will be contacted immediately by email. We anticipate that a suspension of travel will result in a full credit of all amounts paid and customers will be advised of these details once announced. For travel beyond May, customers will be advised of any suspension at the appropriate time as we continue to assess departures month by month. Our immediate commitment is contacting priority customers affected by current suspensions and future departures will be updated as required.

Inspiring Vacations supporting our customers

Our team is made up of dedicated professionals who come to work every day because of their passion for travelling the world and assisting customers to fulfil their own travel dreams. Every customer is responded to by a team member in our Melbourne or Toronto office. We expect the progressive restrictions on local movement and gatherings will have little effect on us delivering this service to our current and future customers. Our entire team has full telecommuting capability and is able to perform their role from any location. No matter how restricted movement becomes, we're confident we can assist our customers. In addition, we are doing what every organisation and individual is doing: tightening our belts to ensure we will be there for you through and beyond this unfortunate crisis.

When you're ready to dream about travel again - we'll be ready to take you there

We are principally focussed on assisting customers who are due to travel now and in the short term, but our product specialists are busy ensuring we're ready to fulfil your travel plans when you're ready to take off. We have added many new dates on our most popular tours for late 2020 and 2021 departures, as well as adding new and exciting touring holidays we know you will love. In addition we have established a Change of Mind Guarantee which offers a fully refundable deposit for 28 days after booking, as well as full flexibility to change your tour date up to 90 days prior to departure for most packages.

I'd like to extend a big thank you from the entire team and myself, for trusting us with your travel dreams and for your understanding and support during this time. Travel has been a lifelong passion of mine and in the last 12 months I've been lucky to have visited five of the seven continents; not being able to travel in the immediate future leaves a huge gap in my life. I can't wait for normality to return, to get travelling again, and most importantly, inspiring you to travel again too.

My thoughts are with all our customers and your loved ones affected by this pandemic. Please take care of yourselves, your families, your community, and the vulnerable around you.

Best wishes,

Paul Ryan - Co-founder and CEO



Rated **Excellent**
based on **1,800+** reviews



Really appreciated the very hard decision made by Inspiring Vacations to cancel all their trips. Such a fluid situation changing by the hour. We'd been following it for weeks as things got progressively worse. We were due to leave in a couple of hours for Japan, with suitcases sitting by the front door, but had been stressing for the last few days about our best option and really appreciated Inspiring Vacations taking the responsibility away from us. It's always easier to stick with the status quo and there must be an amazing amount of work and expense involved and it seems to have been well handled.



We booked the 18 Day Magical Morocco tour to celebrate 50 years of friendship. Because of the Coronavirus we were apprehensive about going but had already paid and were so looking forward to our adventure. Unfortunately within five days of starting our tour we were advised that due to the fast spread of the virus worldwide and the possibility of borders closing that the tour would be ending. We were all shocked and apprehensive about what was to come. We cannot praise our amazing tour guide Samir enough! He was calm and informative throughout. As well as introducing us to his country and traditions of which he was so proud, he was open minded and adaptable to our needs. Inspiring Vacations supplied us with info as it came to hand. Unfortunately info changed moment by moment not through any fault of theirs. We had a wonderful conference call with our group and an Inspiring Vacations representative which greatly reassured us about their efforts to get us home. We didn't get to see all of the wonders of Morocco that we had so been looking forward to, but we were privileged to have been a part of a wonderful organisation who were focused on our safety and well-being. Once again we can not praise our amazing leader Samir enough, the beautiful Moroccan people and Inspiring Vacations. Book a tour - you will love it!



Although we have not been able to travel due to the coronavirus pandemic, Inspiring Vacations have delivered excellent customer service right from the booking, to the unfortunate eventual cancellation. They have offered excellent and very fair options to rebook the trip. Although this is the first time we have used them I will certainly be going to them as my first port of call as soon as this is all over. I cannot praise them enough for their excellent communication and flexibility in their management of this unfortunate global situation. Well done Inspiring Vacations and thank you.

CALL US ANY TIME ON
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BOOK ONLINE AT
inspiringvacations.com



This is not business as usual.

This is a message from all of us here at Judo Bank.

To all our customers and the thousands of Australian businesses moving forward as best they can, we know, for you, this is not business as usual. This is business as unusual and as uncertain as it gets.

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From our very first day we've been here, lending to businesses like yours. And we're not stopping now. **We plan to lend \$5 billion to Australian SMEs over the next 12 months.** Because like you, we're in this for the long term.

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**FRYIN'
OUR BEST**

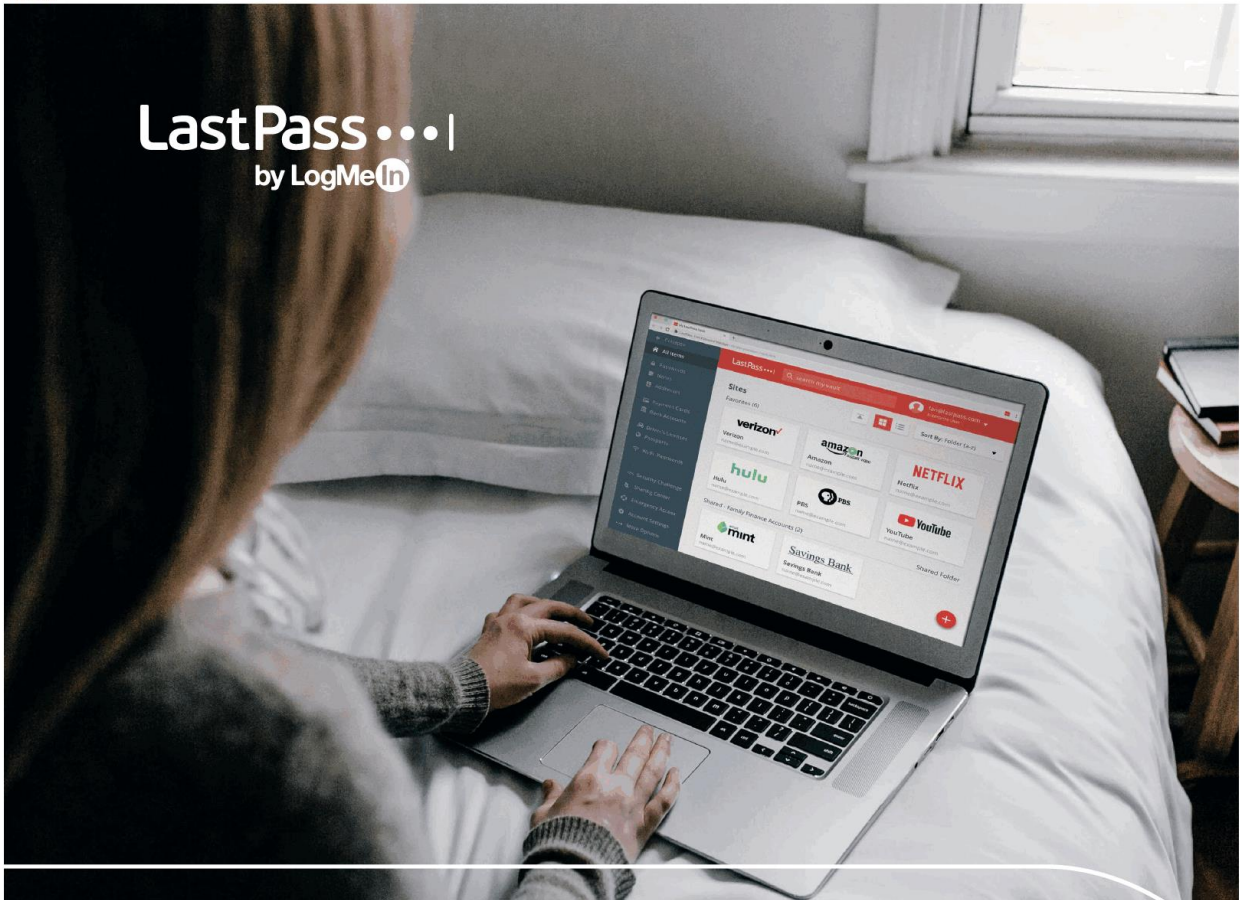
This is a public 'Thank You' from KFC to every one of our team members at every one of our restaurants around Australia. During unprecedented times, you've rocked up for work, as usual, every day. You've adapted to strict new protocols of cleanliness, hygiene and social distancing. And all without losing a smile, or the great taste your customers love. We could hug you (but maybe not right now).



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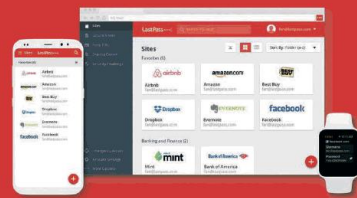
LastPass... |
by LogMeIn



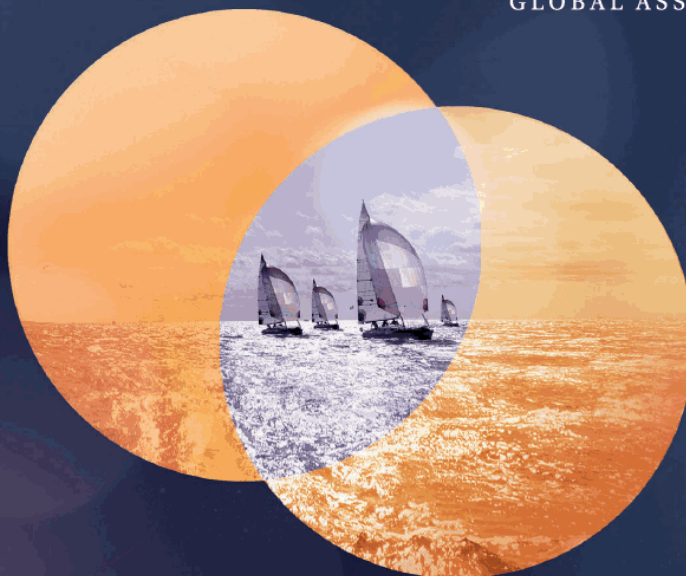
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BetaShares
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LEGG MASON
GLOBAL ASSET MANAGEMENT

Meeting for Good

The Australian, p10, Wed 25 Mar 20

(quarter page)



**LET'S
STILL
MEET
FOR
GOOD.**
(VIRTUALLY)

Andrew Matuszczak
Wesfarmers Industrials, CTO & CIO
Six meetings already held

**meeting
for good** 

80+
MEETINGS HELD

4.9 ★
RATINGS

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1500**
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In the current climate, keeping connected is more important than ever.

Starlight's Meeting for Good connects business leaders with networks that can start new conversations in this rapidly changing world and help keep business moving forward.

Join over 140 C-suite executives and pledge 45 minutes of your time to take a Meeting for Good.

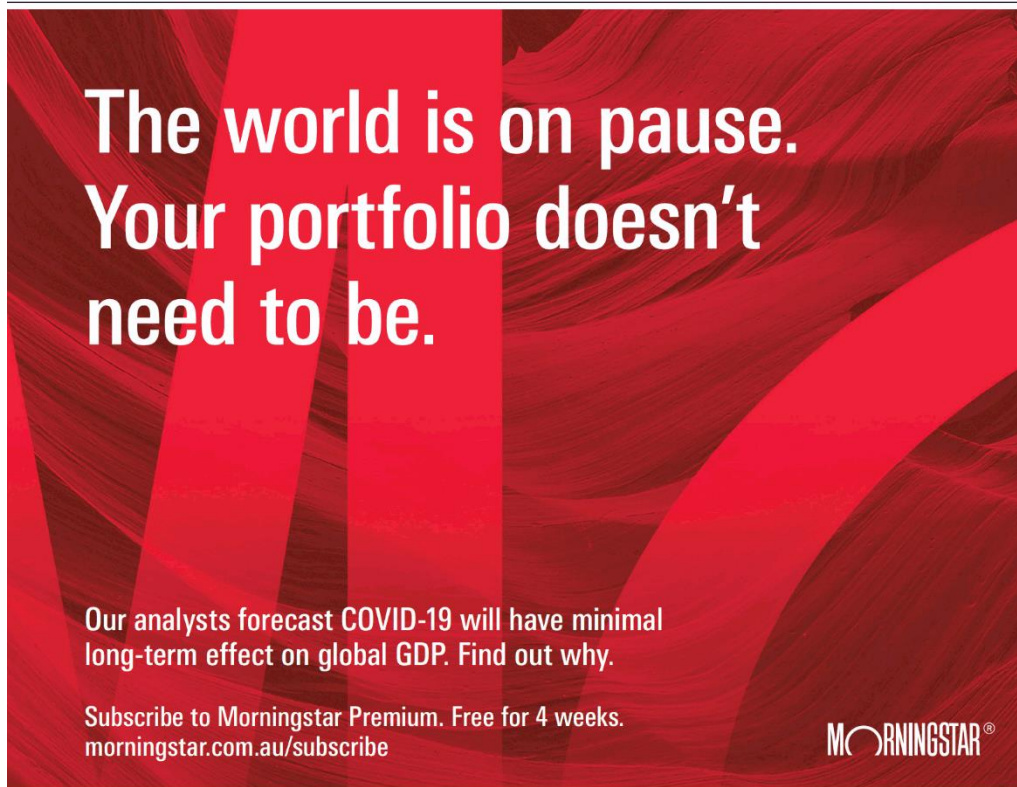
For every meeting, our partner meetmagic donates \$700 to Starlight which will bring vital happiness to 18 seriously ill children dealing with the stress, fear and isolation of hospital.

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Morningstar cont...

The Australian, p7, Fri 27 Mar 20



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The Australian, p7, Sat 28 Mar 20



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Invest accordingly.**

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money



YOU HAVE OUR SUPPORT

As we all come to terms with the growing challenges of the Coronavirus pandemic, NAB's focus is clear, to support our customers with their financial needs in any way we can.

Rest assured, NAB is open for business. We continued lending throughout the Global Financial Crisis and we'll continue to lend through this pandemic. Through every challenge we've faced together, for more than 160 years, our support has remained.

The safety and wellbeing of our customers and our people and their families is our priority. With this in mind, we're following the advice of Australia's Chief Medical Officer and the World Health Organisation. We're also in close contact with Federal and State Government authorities as we put in place measures to support and protect families, businesses and the economy.

We've stepped up preventative hygiene measures at our branches and business banking centres. And we've enhanced what our customers can do remotely, so if you're a NAB customer and can't come into a branch, you can still get your banking done.

Here's some of the ways you can do your banking remotely:

- Our online and telephone banking services are available to you 24/7. You can visit nab.com.au or call 13 22 65. Our team will do their absolute best to answer your calls and solve your queries as quickly as possible.
- The NAB app and internet banking provide you with access to many of your banking needs, including checking your balance and statements, making a funds transfer or managing your cards including block, unblock or reorder, changing your card PIN and activating your card.
- You can apply to increase your Internet banking transfer limit up to \$40,000.
- You can deposit cheques by taking a photo of them in the NAB App up to a maximum of \$1500 every 7 days.
- Businesses needing fast access to funds can apply online for an unsecured QuickBiz Loan of up to \$100,000 or QuickBiz Overdraft up to \$50,000¹
- For our agribusiness and business customers across the country, please call your relationship banking team directly. They have the tools and guidance to make decisions on the ground to support you.

Customers experiencing financial hardship should call our dedicated NAB Assist team to discuss their options:

- Personal - 1300 683 106 (Monday to Friday 8am-8pm AEST/AEDT; Saturday 9am-1pm AEST/AEDT)
- Business - 1300 769 650 (Monday to Friday 8am-6pm AEST/AEDT)

We'll continue to monitor developments and will adapt our processes in response every day. You can stay updated on what we are doing to support you during the pandemic by visiting nab.com.au/coronavirus.

Wherever you bank with us, we want to reassure you of our support at this time. We'll get through this together.

Ross McEwan
CEO, National Australia Bank

¹ Lending criteria and terms and conditions apply (available upon application).

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YOU HAVE OUR SUPPORT

NAB is open for business. Our focus is clear, we're here to support you with your financial needs in any way we can. We continued lending throughout the Global Financial Crisis and we'll continue to lend through this pandemic. Through every challenge we've faced together, for more than 160 years, our support has remained.

If you're a NAB customer experiencing financial difficulty as a result of the Coronavirus pandemic, here's some of the ways we can help you.

Support for our Business customers

- Defer the principal and interest on a range of business loans for up to six months, including floating and variable rates and equipment finance loans.
- Small businesses can apply for/receive an additional 100-basis point reduction on variable rates loans, effective March 30.
- For new loans and all overdrafts on QuickBiz, you can apply for/receive a 200-basis point rate cut, effective 30 March.
- Access up to \$65 billion of additional secured limits to pre-assessed customers, with \$7 billion currently available for fast assessment process.
- Access up to \$9 billion in additional limits for unsecured lending for existing customers via QuickBiz.
- Defer business credit card repayments.

Support for our Personal customers

- You can pause your home loan repayments for up to six months, subject to a three-month review. This means you could access an additional \$11,006 over six months, for a typical home loan of \$400,000.
- For more certainty, you can apply for a fixed home loan rate of 2.29% p.a. for two and three years (owner-occupier principal and interest loans). And first home buyers can apply for a rate of 2.19% p.a. fixed for two years. Effective 25 March 2020.
- Change your repayments on variable rate home loans. If you're currently ahead of your repayments, you can reduce your repayment amounts or access your redraw, by talking to your banker or through the NAB app.
- To make the most of your savings, you can access a 10-month term deposit rate of 1.75% p.a., effective 24 March.

To find out more about how we can support you during the pandemic visit nab.com.au/coronavirus

We'll get through this together.

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To find out more about how we can support you during the pandemic visit nab.com.au/coronavirus

We'll get through this together.

Coronavirus [COVID-19]

Northern Territory Border Restrictions



The Northern Territory is implementing strict border control measures through introducing a two-week self-quarantine period for anyone arriving in the Territory. There will be exemptions for a limited group of people who provide goods and essential services during the coronavirus pandemic.

(From 4:00 pm Tuesday 24 March) all travellers arriving by air, sea, road or rail via the Territory borders will be required to go through a controlled checkpoint to verify their current health status, purpose of their travel into the Territory and whether they have an exemption.

All people considering travelling to the Northern Territory, are strongly urged to reconsider the necessity for their travel.


Those travellers, who are found to not be exempt, will be required, by law, to self-isolate for 14 days upon arrival, with penalties applying to those who do not comply.

All arrivals including Territory residents will be screened and, if deemed a non-essential visitor, will be told to self-isolate.

These measures are in place to help keep all Territorians safe.

coronavirus.nt.gov.au

SecureNT



Coronavirus [COVID-19]

Northern Territory Border Restrictions

Information for RV Clubs

The Northern Territory has implemented strict border control measures through introducing a two-week self-quarantine period for anyone arriving in the Territory. There are exemptions for a limited group of people who provide goods and essential services during the coronavirus pandemic.

What are the restrictions?

If you are a non-essential traveller arriving at a Northern Territory border, you must self-quarantine for 14 days unless your situation is covered by an exemption category.

You must be able to prove your status as an essential traveller before you will be granted an exemption from self-quarantine.

What will happen when you arrive?

Anyone seeking approval to enter the NT must fill in a border arrival form to declare:

- where you have travelled in the last 30 days
- your personal and contact details
- information about where you intend to stay whilst in the Territory

The form will be available online and at border access points.

All people considering traveling to the Northern Territory, are strongly urged to reconsider the necessity for their travel.

If you enter the NT, you will need to self-quarantine for 14 days and won't have access to shared amenities at campsites.

If you are planning to transit through the NT to return home, you will need a detailed travel plan. Other states are closing their borders as well. You cannot transit through the NT to continue your holiday in another state.

coronavirus.nt.gov.au/border-controls



To Australia's healthcare workers, we say **thank you.**

Whether you're a new or existing customer,
Optus is proud to waive postpaid mobile
access charges for 3 months.

Yes OPTUS

Eligible Optus customers will be able to apply for this waiver online until 30 April 2020. For more information and to check eligibility visit optus.com.au/coronavirus-support

At Officeworks, we're here to help.

Dear customers,

During this challenging period, Officeworks is focused on providing Australians with the products and services they need to run their businesses, learn and study, or work from wherever they are, whenever they need to.

We value that important position in our community and here's what we're doing to continue it, while making sure everyone remains safe.

Wellbeing of our team and customers

The wellbeing of our customers and team is our priority. So, we have introduced measures to minimise the spread of COVID-19. These include increased cleaning services in stores and distribution centres with a focus on sanitising high traffic areas. You may also see our team members wearing protective gloves and masks in stores.

Our distribution centre teams are temperature checked at the start of each shift to monitor their health.

If you are unwell with COVID-19 symptoms or meet the criteria required by the Government to self-isolate, please shop with us online, rather than visiting our stores.

Limiting hand to hand contact

Whenever possible, please tap and pay. We will have one register open in our stores for cash payments.

Our online Print & Copy service continues to operate, and printed jobs can be either delivered to your home or collected in store. You can plug in your own USB into the Print & Copy hub.

Respect our team

Our teams in stores, distribution centres and our customer service centre are doing everything possible to ensure we get you the products you need. We are thankful for the respect, patience and gratitude you are showing towards our team.

Social distancing

We have introduced a number of measures to be able to serve you, at a distance. These include:

- Monitoring customer numbers in our stores
- Installing floor marking at registers that indicate safe distances between you and the next customer
- No longer asking you to sign for Click and Collect deliveries, however identification will be required
- Operating every second self-serve photo kiosk and photo copiers

Keep safe and well,



Michael Howard
Acting Managing Director, Officeworks

Contactless deliveries

We have introduced contactless deliveries. This means you will not be asked to sign for deliveries. Instead our drivers will keep a safe distance and will record your initials on their device. Our driver will place your order on your doorstep. If you require assistance, please ask and they'll do their best to help.

Product availability

Our teams and suppliers are also working hard to make sure we have the products you need.

With more people working from home, we have experienced an increase in demand for many of our products that help you work or study remotely. These items include furniture, monitors, cables and computer accessories. Please be assured that we are regularly receiving stock of these items.

Check officeworks.com.au for stock availability and updates.

Deliveries

Our online delivery service is currently experiencing high demand. This is resulting in some longer than expected delivery times.

Our distribution team is working extended shifts to ensure that you receive your order when required or as close to that time as we can. You can monitor most online orders status through our Track and Trace service. Our Click and Collect service remains available.

The whole Officeworks team is committed to ensuring you have the products and services you need. At the same time, we will continue to monitor the situation closely and respond quickly to advice from Government authorities.

These are indeed challenging times, but I am confident if we pull together, we will get through this.

Officeworks



Changing the way you work? So are we.



Whether you're working from home, working out how to keep the kids learning, or wrangling tech, we're all adapting to the new normal.

At Officeworks, our stores are open and our team are working hard to make sure you can keep doing what you need to do. And right now, that means working safely, for you and for our team members.

We wanted to say a big thank you to everyone who's supported the steps we've taken to make sure we all stay safe. We'd particularly like to thank our team members, who have been so positive and passionate about helping our customers when they've needed us most.

Here are just some of the things we're doing:

- > Hand sanitiser for everyone as they enter the store.
- > Thorough cleaning of trollies, baskets and sale terminals.
- > A set number of customers in store at any one time.
- > Gloves, hand sanitiser and cleaning products for our team.
- > Perspex screens to keep customers and team members safe.
- > Increased cleaning and sanitising of all delivery packages.
- > Contactless Click & Collect pick-ups and home deliveries.
- > Remote and contactless tech support from Geeks2U.

For the full list, visit [officeworks.com.au/information/covid-19](https://www.officeworks.com.au/information/covid-19)

Stay safe everyone.

And remember you can also shop with us online at [officeworks.com.au](https://www.officeworks.com.au)

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Platinum Asset Management

The Age p19, Sat 14 Mar 20 | The Age p7, Mon 20 Apr 20

AFR, p8, Tues 24 Mar 20 | The Australian, p11, Sat 28 Mar 20



NOW'S THE TIME TO HOLD THE LINE

The market, as we know, is driven by sentiment. And when the storm clouds of uncertainty start to gather, that sentiment tends to nervousness and fear, and prices can respond negatively.

It's a human response, but one that denies the lessons of history. Such moments may prove to be the inflection points that mark the opportunity to ride the next wave of economic recovery.

Discover why staying put can be the right move for successful investing.

www.platinum.com.au

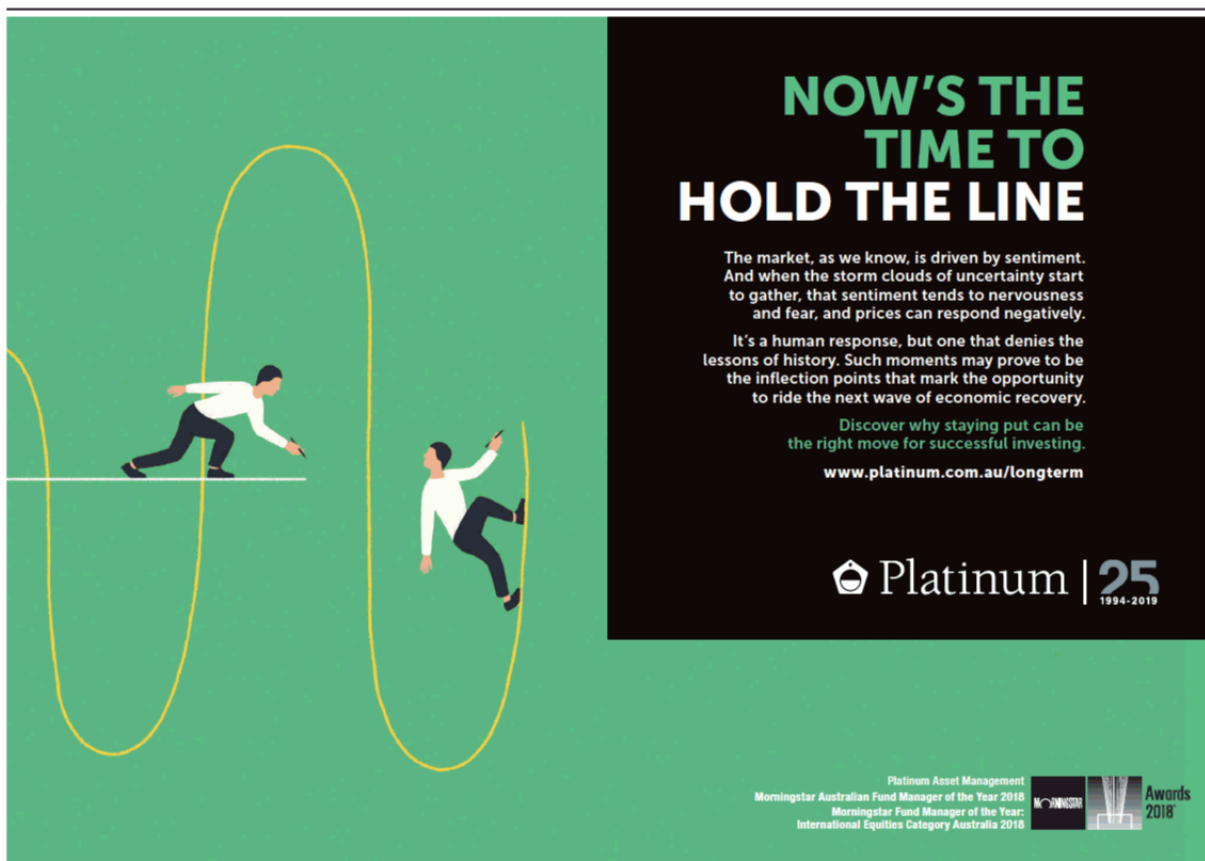
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Platinum Asset Management
Morningstar Australian Fund Manager of the Year 2018
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Morningstar Awards 2018

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NATAGE A019



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DON'T LET UNCERTAINTY PUT YOU OFF BALANCE

The market, as we know, is driven by sentiment. And when the storm clouds of uncertainty start to gather, that sentiment tends to nervousness and fear, and prices can respond negatively.

It's a human response, but one that denies the lessons of history. Such moments may prove to be the inflection points that mark the opportunity to ride the next wave of economic recovery.

Discover why staying put can be the right move for successful investing.

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porscheparramatta.com.au

Porsche Centre Sydney South
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Tel: 02 9693 9000 DL 20404
porschesydnaysouth.com.au

Porsche Centre Willoughby
445 Willoughby Road
Willoughby NSW 2068
Tel: 02 8966 6900 DL 12346
porschewilloughby.com.au

Porsche Financial Services

#Based on 3.25% p.a. interest rate and a manufacturer's maximum recommended drive away price in New South Wales from \$144,600 for qualifying new Porsche Cayenne stock vehicles with included options valued at \$14,000. Limited stock. Colour and option configurations will vary. Excludes S, E-Hybrid, Coupe and Turbo models. 12% of drive away price required as a deposit. 35% of drive away price (final payment) payable at the end of the loan to retain the vehicle.

*Available for vehicles purchased by 31 May 2020 and delivered by 30 June 2020. Only at participating Official Porsche Centres for approved business applicants of Porsche Financial Services (PFS) ABN 20 097 071 460, Australian Credit Licence 389344. ABN holders only. Excludes other offers. While stock lasts. Fees, charges, T&C's apply. Dealer may charge to arrange finance, ask them for details. PFS reserves the right to extend, withdraw or change all offers at any time. A limited number of demonstrator vehicles with the balance of registration and CTP insurance may also be eligible for the finance offer. Visit www.cayennefinance.com.au/nsw. Fleet, government, rental buyers, hire car and chauffeur companies excluded.

PHOTO: LAYNE



PORSCHE

OWN THE VIRTUAL ROOM



Don't let video conferences dilute your impact.

The RØDE USB Mini is a simple plug-and-play solution that gives your voice the punch and clarity you need. Delivering crisp and clear audio, it works seamlessly with all video conferencing solutions, with no software installation required.

The all Australian-made NT-USB Mini by RØDE Microphones.



FREE BOOK
Guide to Audio for Business
Communications
rode.com/afr

rode.com

AFRGA1 A009



To our customers, partners and ServiceNow community,

The global pandemic and economic crisis unfolding before us is a new reality for everyone, creating complex challenges that must be managed and led in bold new ways.

**Like many companies, we are asking ourselves:
How can we help?**

At ServiceNow, we are answering this question by turning to our purpose: we make the world of work, work better for people. We believe technology should be in the service of people. And we are marshalling our resources and technology to help in every way possible.

First, we are taking care of our employees, prioritizing their health and safety. We have asked all ServiceNow employees worldwide to work from home. We are a truly digital business, staying connected from home and everywhere, getting the job done for our customers.

We are helping our contractors and support staff, ensuring their incomes are not impacted during this time. That is simply the right thing to do.

Most of all, we are staying customer focused. Business must go on, particularly during times of crisis, and that requires managing complex workflows. Doing so creates business continuity, better emergency responses, and better outcomes.

ServiceNow is here to help government agencies.

The State of Washington's Department of Health is a ServiceNow customer. They are leading the way for how to effectively manage and protect public health during this pandemic. ServiceNow is playing a critical role in that process.

As the coronavirus began to appear in Washington state, the Department of Health needed a digital solution to more quickly coordinate its emergency response. In just three weeks, the team built an Emergency Response Operations application on the Now Platform. As a result, the Department of Health has been able to move faster, better coordinating people and logistics, with real-time visibility into its response activities.

Designing great workflow experiences means emergency response work is working better for the outstanding, dedicated people at the Department of Health, and that matters more than ever for the people of Washington state.

"Our ability to quickly create and deploy the Emergency Response Operations app on the ServiceNow platform has made a huge difference in our response times and overall effectiveness. That's a benefit for everyone in Washington state during this challenging situation," said Jennifer McNamara, CIO for the Washington State Department of Health. "We're pleased to partner with ServiceNow to make this application available to every government agency working hard to protect public health and manage this pandemic."

Working with Jennifer and her team, I am proud to share that today ServiceNow is making this Emergency Response Operations app available at no charge to all customers. We hope every government agency fighting this crisis can benefit from this community application.

This is a time that calls for cooperation, for sharing, for coming together to collectively lead through this crisis. And that's what we're doing, contributing our part to help.

Doing our best to help all of our customers help everyone.

Today we also are releasing three additional apps, developed by our ServiceNow team. These apps, available at no charge, will help companies and employees manage the unique challenges presented by the coronavirus pandemic, including managing quarantines and other emergency responses when someone has been exposed to the virus or tested positive.

For more information, visit servicenow.com/crisisresponse

At ServiceNow, we can't treat or cure COVID-19. We can't take care of those who are sick. But we can help the people who are helping us all. We can make their work, work better for them.

And that helps everyone.

Sincerely,

Bill McDermott
President and CEO
ServiceNow

Not sure what your home loan options are right now?

Our Smartline personal mortgage advisers are ready to help.

Book an appointment with a personal mortgage adviser today to:

- Discuss how to take advantage of recent rate cuts and current cash back offers, with options available from over 30 lenders.
- Explore how a savings plan could help set you up to buy a home, refinance or renovate.
- Understand your current financial options, such as refinancing or taking out a personal loan.

Our Smartline personal mortgage advisers have been operating in Australia for over 20 years and are rated 4.9/5 stars on average from over 30,000 client reviews.

If you need help now visit [smartline.com.au](https://www.smartline.com.au) or call 13 14 97 for more information.



visit [smartline.com.au](https://www.smartline.com.au)



call 13 14 97



smartline
personal mortgage advisers

Australian Credit Licence Number 385325

Factor in Market Uncertainty

What if we say there's an international equity portfolio that can provide consistent exposure to both growth and defensive factors aimed at providing smoother returns as market conditions change?

Harnessing the drivers of equity risk and return or factors, the SPDR® MSCI World Quality Mix Fund provides local investors with a solution that is designed to capture gains in improving markets while at the same time mitigating risk during periods of market volatility, at a lower cost than active management.

QMIX

SPDR® MSCI World Quality Mix Fund

For more information visit ssga.com/au

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Exp. Date: 09/30/2020

STATE STREET GLOBAL ADVISORS **SPDR®**

Working together to provide for all Australians

To all our customers,

Through these challenging times, the aim of every Australian supermarket is to provide you and your family with the food and essentials you need.

That's why collectively, we want to reassure you that your wellbeing, and that of our teams, will always be our priority.

Our suppliers and teams are doing everything possible to get as many products onto all our shelves as they can, often under very difficult circumstances.

So we ask you to please be considerate in the way you shop.

We understand your concerns, but if you buy only what you need and stick to the product limits, it helps everyone, especially the elderly and people with disability.

There are thousands of your fellow Australians who are working tirelessly across our stores every day.

To them, we say thank you.

We ask that you treat these dedicated people with the courtesy and respect they deserve. No-one working or shopping in any of our stores should experience abusive or aggressive behaviour.

Thank you for your patience and support as we rise to the challenge of these extraordinary times together.



coles



Strict travel restrictions to Tasmania now apply.



Due to the coronavirus (COVID-19) new travel requirements are in place in Tasmania for non-essential travellers.

This is effective from 12.01am on Saturday 21 March.

All travellers* to Tasmania will need to quarantine for 14 days. Penalties will apply for non-compliance.

For further information visit health.tas.gov.au/coronavirus

*Exemptions are in place for essential travellers. Please refer to website for further details.



Tasmania Government cont...

The Age, p10, Sat 28 Mar 20 | Herald Sun p15, Sat 28 Mar 20 | The Australian p10, Sat 28 Mar 20

PROTECTING YOURSELF AND OTHERS

Travel restrictions are now in place for Tasmania



If you are not an essential traveller you should not travel to Tasmania at this time.

All non-essential travellers will be required to self-isolate for 14 days upon arrival in Tasmania. Strict penalties are in place for individuals who do not comply.

Tasmanian hotels and other accommodation, tourist sites and campgrounds are closed.

For more information on COVID-19 in Tasmania, please visit www.coronavirus.tas.gov.au



www.coronavirus.tas.gov.au



NATAGED11 A010



Helping keep us connected while we're apart.

Australia's network needs have changed, with more of us working from home, schooling from home and using tech to stay connected to those that matter most to us. Here are a few ways we're helping:

Monitoring network reliability

Our networks are engineered to meet surges in demand. We are continually increasing capacity and optimising wherever we can to handle the increases in daytime usage.

Unlimited calls

Stay in touch with everyone, with unlimited standard local, national and 13/1300 calls and calls to Australian mobiles for eligible pensioners on a Telstra landline, until 30/6/20.

Additional data

We know you're using more data than ever, so home and small business broadband customers are now receiving unlimited data until 30/6/20. Mobile customers on a plan can also get an extra 25GB of data, on us. Activate using the My Telstra and 24x7 apps until 30/6/20.

Fee waivers

We're waiving late payment fees for our personal and small business customers for bills that become overdue between 19/3/20 and 30/6/20.

Tools to connect

To help connect, collaborate and work from home seamlessly, we're offering our enterprise customers free trials for tools like Microsoft Teams, Cisco Webex and our Telstra Virtual Meeting Room (VMR) service until 30/6/20. Additionally, small business customers can get 50% off our Digital Marketing Services website plans for 3 months.

More ways to get help

While we're bringing on an additional 3500 local call centre staff to help meet additional demands, the fastest way to get help managing your account, purchasing products, or troubleshooting issues, is via our apps or telstra.com

To learn more, download the My Telstra app, or visit telstra.com



From 600 of us to thousands of you... thank you!

Every traveller has their story. Over the past few weeks our nationwide network of 600 personal travel managers has helped their clients and loved ones get home safely, and looks forward to the opportunity to provide support and advice when it's time to travel again.

To our customers from all parts of Australia, thank you for your confidence, and for choosing to book your travel with a TravelManagers personal travel manager. We are blown away by the continued support you have shown us.

As we all pause our travels for now, we continue to dream of places not yet explored, cultures we are yet to dive into, locals we are yet to meet, or simply returning to a destination we love! Our *Inspired* magazine is available on our website and a great way to keep those dreams alive during these unprecedented times.

Once the world is ready, we look forward to inspiring you to travel again and working with you to bring your long-awaited travel plans to life.

If you haven't previously booked with TravelManagers, visit our website to find out more about our highly experienced personal travel managers, and be assured that next time you travel you will have someone who is there for you.

TravelManagers – as individual as you are

travelmanagers.com.au

TravelManagers Australia is a wholly owned division of the House of Travel, Australasia's largest independent travel company, and has 600 individual personal travel managers located in all parts of Australia.



TravelManagers
As individual as you are

travelmanagers.com.au

Trip a Deal

The Age p7, Fri 20 Mar 20

7 DAY HIGHLIGHTS PACKAGE

TASTE OF THE TOP END

VISIT KAKADU, MARY RIVER & LITCHFIELD NATIONAL PARKS
SEE JUMPING CROCODILES, AMAZING BIRDLIFE & MORE
INCLUDES 5 DAY GUIDED TOP END TOUR

\$1399
PER PERSON TWIN SHARE
TYPICALLY \$2799



- TOUR INCLUDED
- WILDLIFE TOUR
- BEST SELLER



INCLUSIONS

- See the Top End on a 5 day guided tour ex Darwin
- Enjoy 3 nights quality accommodation in central Darwin
- Stay 3 nights at the 4 star Mary River Wilderness Retreat
- Enjoy 15 meals including daily buffet breakfast
- Admire 20,000 year old rock art at Ubirr Rock
- Experience a wilderness cruise on the Mary River
- Witness the beauty of Florence & Wangi Falls

Plus more. See the full list at tripadeal.com.au

TOP END
BUS TOURS
MARY RIVER
WILDERNESS RETREAT

TRAVEL ON SELECTED DATES FROM MAY TO SEPTEMBER 2020

2 NIGHT CITY CENTRE GETAWAY FOR 2 PEOPLE

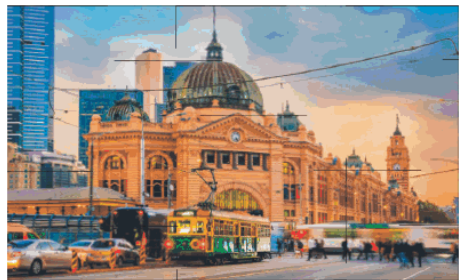
MELBOURNE CITY ESCAPE

ESCAPE TO RYDGES VICTORIA HOTEL ON LITTLE COLLINS ST
ENJOY BREAKFAST, DINNER FOR 2, LATE CHECK OUT & MORE
MINUTES FROM FLINDERS STREET & FEDERATION SQUARE

\$299
FOR TWO PEOPLE
TYPICALLY \$549



- DAILY BREAKFAST
- STAFF PICK
- GREAT LOCATION



INCLUSIONS

- Escape to Rydges The Victoria Hotel Melbourne
- Unwind with 2 nights in a spacious Heritage Queen Room
- Start each day with buffet breakfast
- Indulge with a dinner for two at Mister Munro
- Enjoy a bottle of Jade Estate semillon with dinner
- Embrace the holiday vibe with 12pm late check-out

Plus more. See the full list at tripadeal.com.au
Heritage Twin Room also available

RYDGES

TRAVEL ON SELECTED DATES FROM MAR TO DEC 2020

WE MAKE TRAVEL DREAMS COME TRUE



CALL US NOW
138 139
BUY ONLINE: tripadeal.com.au

BUY NOW PAY LATER
6 MONTHS INTEREST FREE AVAILABLE
*Terms & Conditions apply. Call 135 777 or visit www.tripadeal.com.au for details.



Offer available for a limited time or until sold out. Prices and inclusions correct as at time of printing and may illustrate due to changes in availability, surcharges, fees, taxes or exchange rates, without notice. Second availability & blackout dates may apply depending on date of travel. For full terms and conditions please go to www.tripadeal.com.au or call 135 777. Offer may be withdrawn at any time without notice. 18/1/2019 5:10:15 PM



TRIPADEAL OPEN LETTER

To all Australians,

Our heart goes out to every single person affected by the coronavirus. So many people are doing it tough right now. People are losing their lives, their jobs, their hope.

In the past few months, our great country has been ravaged by fires, floods, and disease. Our backs are to the wall. But Aussies, we're a resilient bunch. When times are tough, we dig in and stick together. War, famine, droughts – we've been through it all and come out the other side.

The travel industry has been hit hard. Like so many, we've copped a few bumps and bruises throughout this crisis, but we're still standing - our foundations are rock solid.

We founded TripADeal in Byron Bay long before this nightmare started, and we'll be here long after it's over. Stay healthy. Stay united. **We'll get through this together.**

Two handwritten signatures in black ink. The first signature is 'Norm Black' and the second is 'Richard Johnston'.

Norm Black, Richard Johnston
& The TripADeal Team

15 Wollongbar Street, Byron Bay NSW 2481
[135 777](tel:135777) | tripadeal.com.au

An important message from the Victorian Government

MANAGING CORONAVIRUS TOGETHER WILL FLATTEN THE CURVE.

- 

Wash your hands often for at least 20 seconds.
- 

Cover your cough or sneeze with a tissue.
- 

If you feel sick - stay at home.

Stay informed at coronavirus.vic.gov.au



Managing this *together*

MHSE02019A - V1

An important message from the Victorian Government

IF YOU CAN STAY HOME, YOU MUST. LIVES ARE AT STAKE. ACT NOW.

Find out more at coronavirus.vic.gov.au



Managing this *together*

An important message from the Victorian Government

STAGE 3 RESTRICTIONS ARE NOW IN PLACE.

That means there are only four reasons to be out.



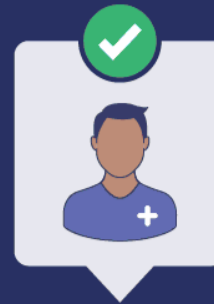
Shopping for food and supplies that you need.



Exercise.



Medical care and caregiving.



Work and education - if necessary.

Stay informed at coronavirus.vic.gov.au



Managing this *together*

MH5E0201MA - V1



**VISY THANKS ITS
5,000 LOYAL EMPLOYEES
FOR WORKING HARDER THAN EVER,
PRODUCING THE FOOD PACKAGING
THAT KEEPS OUR SUPERMARKET
SHELVES STOCKED AND
AUSTRALIANS FED.**

Sincerely,

Anthony Pratt
Chairman of
Visy Industries &
The Pratt Foundation





VISY THANKS ITS **5,000 ESSENTIAL EMPLOYEES,** WHO EVERY DAY MANUFACTURE:

- ✓ **1 MILLION CORRUGATED BOXES FOR FRUIT AND PRODUCE**
- ✓ **1.3 MILLION FOOD CANS FOR SOUP, VEGETABLES, INFANT FORMULA AND MORE**
- ✓ **800,000 MILK BOTTLES**





Connect Together

EVERYONE NEEDS A SUPPORT NETWORK. WE'RE PART OF YOURS.

Now, more than ever, we need to stay connected with each other. It's why we've introduced a range of initiatives to support you. This includes additional data allowances, unlimited national calls, temporarily stopping late payment fees and service suspensions for overdue bills, and free access to important sites like MyGov.

We're also working hard (from home) on a range of additional initiatives to help keep you connected through this challenging time.

To see what else we're doing to help and to keep up to date with our new initiatives, visit [Vodafone.com.au/covid](https://www.vodafone.com.au/covid)

#StayHome
Ready?



Australia, we're here to help when it matters.

Westpac has supported our customers and community through the good and tough times for more than 200 years and will continue to be here for you as the COVID-19 situation evolves.

Help for our customers

- **Keeping branches open.** We are working hard to keep our branches open, whilst keeping our people safe. While there may be isolated branch closures over the coming period, we will have alternative options in place and a rapid response plan to re-open branches as quickly as possible.
- **Helping all customers access phone and online banking.** Including a specialist call centre opened for elderly and vulnerable customers to help people register and use online banking.

Help for home loan customers

- **Reduced Fixed Home Loan Rates.** A 2.29% p.a. fixed rate home loan for one, two and three years for new owner occupied home lending on principal and interest repayments with a Premier Advantage Package, effective Friday 27 March 2020.
- **Repayment relief for home loan customers.** Westpac customers who have lost their job or suffered loss of income as a result of COVID-19 should contact us for three months deferral on their home loan mortgage repayments with extension for a further three months available after review.
- **\$10 billion home lending commitment.** Westpac pledges to play its part to keep the property market and economy moving with \$10 billion available to support more Australians into their next home.

Help for deposit and transaction account customers

- **Term Deposit special offer of 1.7% p.a. interest for 12 months for all Australians** with interest paid monthly to provide customers a higher return on their savings (up to \$500,000 per customer). For Australians aged 65 years and over the rate will be 2% for eight months (up to \$500,000 per customer). Effective Friday 27 March 2020. Customers can choose to have interest paid monthly to provide them with regular income.

Help for small businesses

- **200 basis point reduction on overdrafts** for new and existing customers, effective Monday 6 April 2020.
- **100 basis points interest rate reduction** for small business cash-based loans, effective Monday 6 April 2020.
- **Repayment relief for small business customers.** Westpac small business customers who need help to manage their cash flow can defer principal and interest repayments of business term loans for six months.
- **Merchant terminal rental fee waivers** for up to three months.
- **Helping small and medium businesses** take advantage of the increased instant asset write-off and accelerated depreciation provisions in the Federal Government stimulus package with **no establishment fees** for equipment finance loans until the end of June 2020.
- These measures are in addition to the help already available for small business customers who are impacted by recent disasters and are experiencing hardship including **restructuring and consolidating loans** or **fee free redraws**.

To find out if you are eligible for our COVID-19 support package visit westpac.com.au/covid-19 or any Westpac Branch.



Things you should know: Interest rates are subject to change. Interest will continue to be charged to your loan during any repayment relief period. Small business Offer available to eligible small business customers with total business borrowings less than \$3.0m. Customers will be available to opt-in to this offer online from Monday 23 March 2020. Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Read the disclosure documents for your selected product or service, including the Terms and Conditions or Product Disclosure Statement, before deciding. © Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBG 00226 03/20

Westpac cont...

The Age p11, Sun 22 Mar 20, Sun 19 Apr 20 | AFR p5, Sat 28 Mar 20 | The Australian, p9, Sat 28 Mar 20



Australia, we're here to help.

That's what we promised, and it's never mattered more.

So, if you have been affected by the current COVID-19 situation, we are here to help.

If you're a small business owner, we can defer your loan repayments.*

If you're a homeowner struggling with repayments, don't worry we can manage this together.**

When you became a Westpac customer, you put your faith in us to help when it counts. We take that privilege incredibly seriously.

Rest assured, our dedicated staff remain committed to ensuring you and your family have the support they need.

Above all, please stay safe.

For more information visit westpac.com.au/covid-19



Things you should know: * Available to eligible small business customers experiencing cash flow issues. Principal and interest repayments of business term loans for six months may be deferred. ** Contact us to understand options that may be available to you. © Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

Westpac cont...

The Age p13, Tues 24 Mar 20 | Herald Sun, p13, Tues 24 Mar 20 | AFR p13, Tues 24 Mar 20

The Australian, p10, Tues 24 Mar 20



Helping you stay connected.

With the Westpac App you can make payments, transfer funds, access cardless cash, bank a cheque and more. It's the simple, secure and convenient way to bank.

 **Westpac App**



Things you should know: Conditions, fees and charges apply. Cheque deposit available for eligible customers and eligible accounts only. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Pay and Google Play are trademarks of Google Inc. Read the disclosure documents for your selected product or service, including the Terms and Conditions or Product Disclosure Statement, before deciding. Internet connection is needed to access Westpac Mobile Banking app. Normal mobile data charges apply. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBG00226 03/20

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Westpac cont...

The Age, p15, Thur 26 Mar 20 | Herald Sun, p10, Thur 26 Mar 20 | AFR, p9, Thur 26 Mar 20

The Australian, p11, Thur 26 Mar 20 | AFR, p7, Sat 28 Mar 20 | The Australian, p27, Sat 28 Mar 20

Herald Sun p8, Thur 26 Mar 20 | The Australian, p2, Thur 26

Helping you stay connected.

Westpac Banking Online is a simple, secure and convenient way to bank from home. You can transfer funds, see statements, make payments and so much more.

Follow the simple steps below to register:



Go to westpac.com.au/register



Have your Westpac customer ID*, credit/debit card or account number ready



Answer simple security questions



Set up a password



Provide basic contact details

 **Westpac Register**





We're here to help businesses.

We understand that right now is an uncertain time for all Australians. That's why we've put together a support package for our business customers financially impacted by COVID-19.

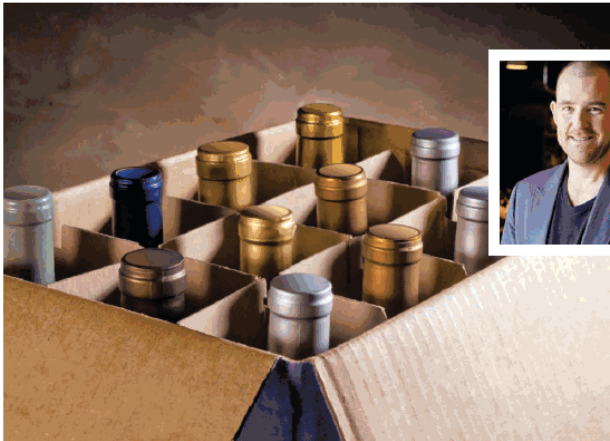
To find out how we can support your business visit westpac.com.au/businessrelief

Above all, please stay safe.



SPOTLIGHT ON FINE WINE ONLINE ADVERTISING FEATURE

Wine Delivered Directly to Your Door



“
We know that everyone has their own individual tastes, so we created a personalised approach to find the right wine for you.”

LLOYD HEINRICH, THE WINE COLLECTIVE

rated wines, and we work hard at building relationships with wineries, producers, reviewers and fellow members of the industry to ensure we're first to market.”
Understandably, the trend of buying wine online has become increasingly popular in Australia.

You'll find a tasty selection of wines from genuine small-medium sized producers. The Wine Collective offers a taste guarantee to back up every order – so you can be sure you will never be disappointed.

Now is the perfect time to go online and find unbeatable wine deals. After all, just because you can't travel, it doesn't mean your tastebuds can't! Take a tastebud trip from Tasmania to the Yarra Valley via the Hunter Valley as you select from the wide range of deals on offer.

Or, if you fancy a taste trip farther afield, try wines from Italy, the USA, France, South Africa, New Zealand, Germany, and more.

“
Now is the perfect time to go online and find unbeatable wine deals.”

Home delivery means you don't have to worry about social distancing or in-store restrictions. You'll have your selection at your door in 2-3 days if you live in an Australian eastern capital city. Customers can choose whether to have the package left if they are not home OR if they would prefer, to pick it up from the post office – their choice.

There's never been a better time to support independent online retailers.

With in-store restrictions in place, online shopping is proving to be the reliable, trustworthy friend we all need to get us through these tough days.

Online shopping for wine, offers fast, convenient and contactless shopping and shipping that's safe for everyone.

Whether you're looking to restock your home supplies or surprise a friend with a delivery of their favourite wines, online wine shopping is the convenient choice.

“Australian wine lovers were looking for something better,” Lloyd Heinrich explained about the creation of The Wine

Collective, which was born out of a recent merger between The Wine Society, formerly Australia's oldest wine club (founded in 1946), and the Online Liquor Group, which was among Australia's fastest growing independent online retail groups.

“We know that everyone has their own individual tastes, so we created a personalised approach to find the right wine for you,” Heinrich added. “Each of our customers is on their own journey. Now, they can shape their own path to their own doorway.”

Tapping into the demand for home wine adventures, many online wine stores

are running fantastic deals.

“We have more than 400,000 wine loving Australians in our list,” Heinrich said. “Many of our online deals are proving very popular. We're seeing an increase in new customers, as well as existing ones. Feedback is that they love the quality, choice, convenience, and value. We offer wines from small to medium-sized winemakers from all around the world, and plenty of excellent information is available on our website.”

The Wine Collective has a long and proud history of delivering great Australian wines to your door. We have more than 4,000 wines on offer and unlike many of our competitors, we do not focus on just our own made up labels, we focus on supporting the genuine small to medium sized producers.

“Our team is working around the clock to make sure people get the wine they want, fast, and at great value too,” Heinrich confided. “We only use highly

HAVE YOU DISCOVERED

WINE'solution?

ENJOY +4000 WINES
DELIVERED TO YOUR DOOR



EXPERIENCE

Serving wine loving Aussies for over 74 years



SPEED

Guaranteed same or next day dispatch



VALUE

Best value for money wines at every price point!



See for yourself what all the fuss is about...
visit thewinecollective.com.au/winesolution



An update to store hours

Dear customers,

In order to support as many people as possible during these challenging times, we'd like to advise you of the following changes:

Dedicated shopping hour for the elderly and people with a disability*

7am to 8am

Tuesday 17th to Friday 20th March

To help support the shopping needs of the elderly and people with a disability in our community, we have introduced this temporary measure to help them obtain the essential items they need most in a less crowded environment. Access to the store at this time will require a relevant Government issued Pensioner Concession or Seniors Card.

Revised regular store opening hours*

8am to 8pm weekdays

7am to 8pm weekends

From Wednesday 18th March until further notice

To provide our teams with the ability to get as much product on shelf as possible and prepare the store for trade during these times of unusually high demand, we are changing our trading hours across the country. Excludes stores that currently close prior to 8pm, Town Hall, QV and Brisbane Airport.

Thank you for your patience and understanding.

*For full terms and conditions, store hours and regular updates, please visit [woolworths.com.au/updates](https://www.woolworths.com.au/updates)



WP160320MAT2C

An important update to product limits

Dear customers,

As the current situation surrounding COVID-19 evolves, we've made a change to the maximum number of products you can buy.

From today, there is now a per customer, per shop **limit of 2 items from any single category on most packaged products across Woolworths Supermarkets and Metro stores and online.**

This means that you'll only be able to buy 2 products from any single category or section (such as coffee), regardless of the brand or variety.

These are in addition to any other limits already in place, and there are some exceptions where there are currently no limits. These are listed here:

No limits currently in place	1-pack limit per customer, per shop	2-pack limit per customer, per shop
Fresh Fruit & Veg	Toilet paper	Every other category
Meat (excluding mince)	Baby wipes	
Deli	Antibacterial wipes	
Bakery	Paper towel	
Seafood	Serviettes	
Fresh Milk	Rice (2kg and over)	
Canned Fish		
Drinks (ambient and chilled)		
Baby Food		
Yoghurts		
Confectionery (including Easter products)		
Wet Dog Food		
Wet Cat Food		
General Merchandise (e.g. batteries, storage)		

We've made this change to help our suppliers and teams make as many products available to you as possible. So please respect these limits and only buy what you need to help as many Australians as possible access the products they need.

Our teams continue to work tirelessly under difficult circumstances, so please treat these dedicated people with the courtesy and respect they deserve. Please also remember that we have a zero tolerance policy on abusive and aggressive behaviour.

Thank you again for your continued patience and support as together we work through these challenging times.

For full terms and conditions, visit [woolworths.com.au/updates](https://www.woolworths.com.au/updates)



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Looking after each other

Dear customers,

We have collectively experienced another week of changes that are having a significant impact on how we all live.

Our team is working hard to keep our stores open, safe, clean and stocked with products. This of course includes our teams in our whole supply chain and support network.

Helping those who need it most

Now more than ever, I want to assure you that we remain focused on supporting the most vulnerable in our community.

We have reduced the trading hours at 41 stores across the country to 11am-6pm, so that we can use them as Priority Home Delivery Hubs.

In the extra hours these stores will be closed to the public, our team will pick online orders for Priority Assistance deliveries to the elderly, people with disability, those with a compromised immune system or people in mandatory isolation.

Our dedicated early morning shopping hours for the elderly and people with disability will also continue and we will look to refine and adjust it going forward.

To check store opening hours or register for Priority Assistance, visit woolworths.com.au/updates

Our partnership with Meals on Wheels has allowed us to supply over 75,000 packs of toilet paper to the elderly.

And we're also pleased to increase our commitment to our hunger relief partners OzHarvest, Foodbank and FareShare at a time when they are seeing a huge surge in demand for meals and basic essentials for those most in need.

Additional safety measures in stores

Safety starts with **social distancing and hygiene**, and in addition to the guidelines we announced last weekend, we are continuing to introduce some new measures to support the wellbeing of our customers and team.

These include:

- A team member at the front of each store to wipe down baskets and trolleys and to help customers with our social distancing practices, trading hours and product limits.
- Some checkouts in the self-serve and express area will now be closed to allow additional space between customers.
- The installation of plexiglass screens at our checkouts has begun and additional hygiene processes have been implemented.

We expect to roll out further measures in the upcoming week, many of them a direct result of your feedback and suggestions.

Creating jobs

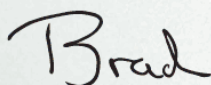
We realise these are uncertain times and know that Woolworths has an important role to play in keeping as many Australians employed as possible.

We are looking to hire up to **20,000 extra people** across our business to help us meet the needs of customers in stores and expand home deliveries in the months ahead.

Our immediate focus will be the redeployment of team members from our ALH hotels business impacted by this week's mandatory closures. Plus we're working with many other businesses including Qantas, Village Roadshow, Cotton On and others to help find their employees roles. We are of course hopeful that these businesses will bounce back strongly once this crisis passes and in the meantime we all get the benefit of their teams' collective experience.

We know there's so much more we can all do, and if we continue to work together and look after each other, we will get through this stronger than ever.

With thanks and appreciation,



Brad Banducci
CEO Woolworths Group

To find out more, please visit woolworths.com.au/updates

Woolworths 
The fresh food people

We're all in this together

– embracing the “new normal”

Dear Customers,

As we enter a kind of “new normal”, it’s incredible to see the changes to how we all live and shop. And in turn, we at Woolies are working hard to adapt our business to meet these changing needs.

Getting into the groove on Social Distancing and Hygiene

We are all getting better at managing social distancing, so thank you to everyone for keeping a trolley-length apart, and for your patience as and where we have to manage customer numbers in store.

The **Woolworths App** can really help here, by showing you where to find products in your local store, and by organising your shopping list by aisle. You can download it from Google Play or the Apple Store and join 1.2m other active App users.

New customer hand sanitiser stations will be in the entrances of 95% of Woolworths Supermarkets by this Sunday, with the remainder coming next week.

And 200 stores will have new clear screens between self-service ‘assisted’ checkouts by early next week, with others to follow soon after. These are in addition to the well-received screens at our staffed checkouts.

We continue to work on additional ways to keep us all collectively safe, with more to come on those as we roll them out.

Getting better every day on product availability

We’ve been able to remove more product limits this week, including on canned vegetables, canned legumes, canned tomatoes, serviettes and most baby products (excluding wipes).

Another 1.5 million units of hand sanitiser will come in this week, plus another 500,000 packs of pasta. These are big quantities but with demand still high, supply will remain patchy in parts.

It wouldn’t be an update without mentioning toilet paper. Supply isn’t back to normal yet, BUT it continues to improve as demand tapers, with ‘only’ 11.5 million rolls sold this week (versus 15m last week and 20m the week before) and lots more coming.

The changing habits of a nation at home ‘24/7’

Australians are shopping less often, but buying more when they do. We are shopping more locally, more in the mornings and less on Saturdays and Sundays.

The use of the Woolworths App is up 320%, driven by viewing our digital catalogue, planning a physical shop and online shopping itself. Traffic to our website has more than doubled, especially by those looking for recipe inspiration. And in April so far, cash payments in store are down 35% as we increasingly tap-and-go.

Product demand for breakfast, baking, cleaning and looking after ourselves are all trending materially up. With that in mind, it’s worth checking out this week’s digital catalogue on our website or App, with great specials on many of these categories.

Meeting the needs of online shoppers

Waiting times for **Priority Assistance** home deliveries are down dramatically. Phone wait times are down to 30 seconds from 27 minutes two weeks ago, with approval typically within the hour once the form is submitted.

We have significantly more windows available for **Home Delivery**, but demand remains high, especially as we prioritise our most vulnerable customers. Please check our website as we’re adding more windows every day.

Community Pick up is off to a terrific start with around 30,000 orders this week, allowing someone in the community to pick up an order on behalf of someone else.

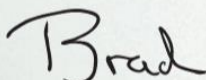
We’ve partnered with PFD Food Services to better support essential services like day care centres, schools, disability services and nursing homes with home delivery. These critical businesses can now place bulk orders for delivery from the PFD range through woolworths.com.au

The **Woolworths Basics Box** is now available for anyone to order for themselves or as a gift. This week, we also made 5,000 boxes available to Indigenous communities in the NT and NSW.

Finally, our partnerships with **OzHarvest**, **Fareshare** and **Foodbank** are building further momentum, as we work together to provide food for the increasing number of Australians who need it most.

As we collectively confront the “new normal”, I am continually reminded that we are *all in this together*, and that it is only by *being better together* that we can succeed.

Stay safe,



Brad Banducci
CEO Woolworths Group

To find out more, please visit woolworths.com.au/updates

Woolworths 
The fresh food people

Woolworths cont...

Herald Sun, p2, Fri 24 Apr 20



Online shopping is back

Woolworths online Delivery and Pick up services are back and ready to serve even more customers.



Pick up

Shop online and Pick up an online order for yourself.



Delivery

Choose from thousands of extra Delivery windows.



Community Pick up

Pick up an online order on behalf of someone you care for in the community.

New to shopping online? Shopping with Woolworths is even easier with our step-by-step online shopping guide. To get started, visit woolworths.com.au

Minimum spend \$50 for Delivery and \$30 for Pick up, reusable bag fees apply. Subject to available locations, windows, cut off times and dates. See woolworths.com.au for full T&Cs.

woolworths.com.au

Woolworths 
The fresh food people

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APPENDIX

Timeline and policy responses to the COVID-19 pandemic (AFR, p37, Mon 20 Apr 20)

Charging up economy

Policy responses to the COVID-19 pandemic

■ **Jan 23** Wuhan goes into lockdown.

■ **Jan 25** Australia's first case confirmed in Victoria.

■ **Feb 1** Flights from China banned; SA suffers biggest fall since May 2016. Australians returning from China must self-isolate for 14 days.

■ **Feb 2** Treasurer Josh Frydenberg warns of significant hit to the Australian economy.

■ **Feb 3** Chinese stocks suffer biggest fall in four years, ASX has second-worst session for the year.

■ **Feb 4** RBA keeps rates on hold, saying it is too early to gauge the impact of the virus.

■ **Feb 19** ASX-listed companies start to warn of hit to profits.

■ **Feb 24** Further travel bans considered, ASX falls 2.25pc, SA at 10-year lows.

■ **Feb 25** Morrison warns of March quarter contraction but rules out 'extreme fiscal responses'.

■ **Feb 27** Morrison declares the virus a pandemic, extending travel bans, flagging targeted stimulus.

■ **Feb 28** ASX falls 10pc by week's end, RBA rate cut on Tuesday still considered unlikely.

■ **March 1** Weekend emergency response by Morrison, Frydenberg, RBA and regulators.

■ **March 3** Cuts cash rate 0.25 ppts to 0.5pc.

■ **March 4** Morrison government warns of recession risk, flags billions in stimulus.

Financial Review March 4



Team Australia delivers rate cut

■ **March 5** Travel ban on South Korea.

■ **March 9** Oil crash hits ASX in worst day since the GFC.

■ **March 10** Morrison says the virus will be a bigger hit to the economy than the GFC at the AFR Business Summit.

■ **March 11** Travel ban on Italy.

■ **March 12** One-off \$750 cash payment to people receiving social assistance; cash flow assistance to SMEs, payments up to \$25,000; wage subsidies for apprentices.

Financial Review March 12



\$17b stimulus to avoid recession

■ **March 13** Peter Dutton diagnosed with the virus; national cabinet created; ASX falls 8pc but finishes up 4.4pc.

■ **March 15** All arrivals to Australia must self-isolate for 14 days; ban on non-essential gatherings of over 500 people; cruise ships from foreign ports banned for 30 days.

■ **March 16** After US Federal Reserve leads coordinated central bank action, RBA expands open market operations to provide emergency liquidity support for bond market.

■ ASIC and APRA flag regulatory relief to keep credit flowing.

■ **March 17** Government announces \$71.5m for Qantas, Virgin, flags second relief package.

■ **March 18** Welfare wage to rescue jobless flagged. Travel overseas banned; indoor gatherings of over 100 people banned; access to aged care homes restricted; ANZAC Day ceremonies cancelled.

■ **March 19** Cuts cash rate to 0.25pc. \$90b facility to provide 0.25pc. funding for 3-year bank loans to SMEs.

■ Unlimited RBA program to buy government bonds to limit 3-year yields to 0.25pc.

■ Commonwealth Bank follows by cutting interest rates to small businesses by 1 percentage point.

■ APRA relaxes capital requirements to free up lending to small businesses.

■ Government provides \$15b to smaller lenders to support lending to consumers and business.

Financial Review March 19



Welfare wage to rescue jobless

■ **March 20** Banks announce 6-month repayment holidays to households and small businesses hit by COVID-19 crisis.

■ Banks cut lending interest rates by 0.5 to 2 percentage points.

■ Non-Australian citizens and residents barred from entering the country.

Financial Review March 20



\$105b bridge across the chasm

■ **March 21** Limit of one person per four square metres indoors.

■ **March 22** \$550 JobSeeker payment for six months.

■ Expanded small business loan guarantees.

■ Early release of up to \$20,000 in superannuation under easier hardship provisions.

■ \$15b investment by Australian Office of Financial Management in structured finance.

■ Second one-off \$750 cash payment to welfare recipients.

■ Regulatory relief on bankruptcy, insolvency laws.

2nd support package, \$66b

Financial Review March 22



National lockdown looms as states close business

National shutdown looms. Govt advises against non-essential domestic travel; restrictions to close down all non-essential businesses.

■ **March 23**

■ Dole queues form outside Centrelink offices.

■ APRA rules COVID-19 repayment holidays not counted as lender 'arrears'.

■ All registered and licensed clubs, licensed premises within hotels and pubs, entertainment venues, cinemas, casinos, nightclubs, indoor sport venues including gyms, and places of worship closed. Takeaway food allowed.

■ **March 24** Overseas travel banned.

■ **March 25** Weddings restricted to 5 people; funerals restricted to 10 people; parties and BBQs banned; food courts closed; house auctions and open inspections banned; amusement parks, indoor play centres and arcades closed.

■ **March 28** All arrivals to Australia to be quarantined for 14 days in hotels or other accommodation.

■ **March 29**

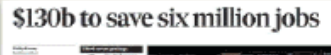
■ National cabinet announces moratorium on residential tenancy evictions and moves toward code of conduct for commercial leases.

■ Gatherings restricted to two people (families and households exempted); outdoor gyms, parks and playgrounds closed; boot camps restricted to two people.

3rd support package, \$130b

■ **March 30** \$1500 fortnightly JobKeeper payment for six months for up to 6 million people

Financial Review March 31



\$130b to save six million jobs

SOURCE: FINANCIAL REVIEW