Beyond Bank

Beyond the Bank Member Newsletter



October 2026 edition

Hi there,

Welcome to the latest edition of the Beyond the Bank Member Newsletter.

In this edition, we're pleased to share one of our community outcomes from the 2026 financial year, the latest economic stocktake from a leading Australian economist, Stephen Koukoulas, and insights into 'rentvesting' and upcoming tax changes for shares and property.

We also share how AI is being used to create a copy of someone's voice and provide some practical tips on how to identify red flags and protect yourself from falling for this scam.

For more details on what we've been doing, I encourage you to read my full CEO update on our website.

Your ongoing support means a great deal to us. We remain committed to listening to you and evolving with your needs. Please don't hesitate to reach out to me with feedback on our products, services, or anything else you'd like to share.

I look forward to continuing to connect with you through this newsletter.

Kind regards,

David Marshall
Chief Executive Officer
Email: dmarshall@beyondbank.com.au
Mobile: 0414 789 381

The voice you trust might not be real.

For years, scammers have relied on emails, text messages and phone calls to trick people into handing over money or personal information. Now, advances in artificial intelligence (AI) are creating a new challenge: voice cloning scams.

Criminals can use AI technology to create a convincing copy of someone's voice using only a short audio sample from a social media video, voicemail greeting or other online recordings.

The good news is that a few simple habits can help keep you safe.

Read our blog to find out how and download our AI voice scam safety checklist to protect you and your loved ones.

Read our practical tips

Looking ahead: tax changes for shares and property.



If you own shares, managed funds or an investment property, there are some important tax changes on the horizon.

While the new rules aren't due to start until 1 July 2027, they could affect the amount of tax some people pay on investment gains and the treatment of property losses in the future.

You don't need to understand every technical detail now, but being aware of the changes may help you understand whether they're relevant to you.

You can find out what you need to know in this article.

If you would like to explore these topics further, please fill out our Financial Wellbeing Enquiry Form or email our team at fwcd@beyondbank.com.au and we'll put you in touch with a Bridges Financial Planner.

Make sense of the changes

What is rentvesting and is it right for you?

Rentvesting. You may have heard of it – it's a bit of a buzzword on financial and investment forums at the moment.

Rentvesting is a home ownership strategy where people buy an investment property and rent it out, generating income to help pay the mortgage and get them into the property market, all while maintaining their lifestyle, living and renting in an area that they prefer.

Deciding whether to rentvest is a big decision. There are perks like getting into the property market sooner, keeping a flexible lifestyle and various tax concessions. But there are also considerations that need to be made, like not being able to access First Home Owner Grants and paying Capital Gains Tax upon selling.

We're here to help you figure out if rentvesting is the right move for you.

Read more on rentvesting

Quarterly Economic Stocktake.

Australia's economy is sending mixed signals. Business investment, home building activity and household spending have shown resilience, but inflation remains stubbornly high, unemployment is rising and property prices are continuing to fall across the country.

These conditions have prompted the Reserve Bank to maintain a strong focus on bringing inflation under control, even if that means slower economic growth in the short term.

In his latest Quarterly Economic Stocktake, economic thought leader Stephen Koukoulas examines the key trends shaping the Australian economy and what they mean for savers, borrowers and investors.

Read the latest update

How banking on purpose can make a real impact.



Did you know that you can fundraise for your local community organisation just by saving your money with our Community Reward Account?

Every year, we're able to support hundreds of community organisations across Australia because our members choose to bank using a Community Reward Account.

In 2025/2026, we gave back over $910,000 to more than 480 community groups through our Community Reward Program. This was a record amount raised, and it was all thanks to our members who are backing their local communities with where they bank.

Learn more about the CRA

Running a business? Here's how Beyond Bank can help.

Running a business often means juggling competing priorities. From managing cash flow and paying suppliers to planning for future growth, there's rarely a shortage of decisions to make.

Whether you're running a business yourself or know someone who is, having the right support can make a real difference.

Find out how we can help

Enter for a chance to win one of three prizes.

To show our appreciation for your ongoing support, we're giving members the chance to win one of three $500 cash prizes, deposited directly into your Beyond Bank account.

Simply fill in the form below for a chance to win.

Enter the competition

Congratulations to our July newsletter winners!

$1,000 cash prize – R Jeanes

$300 fuel voucher – C Fahey

$300 Coles voucher – D Zabrowarny

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