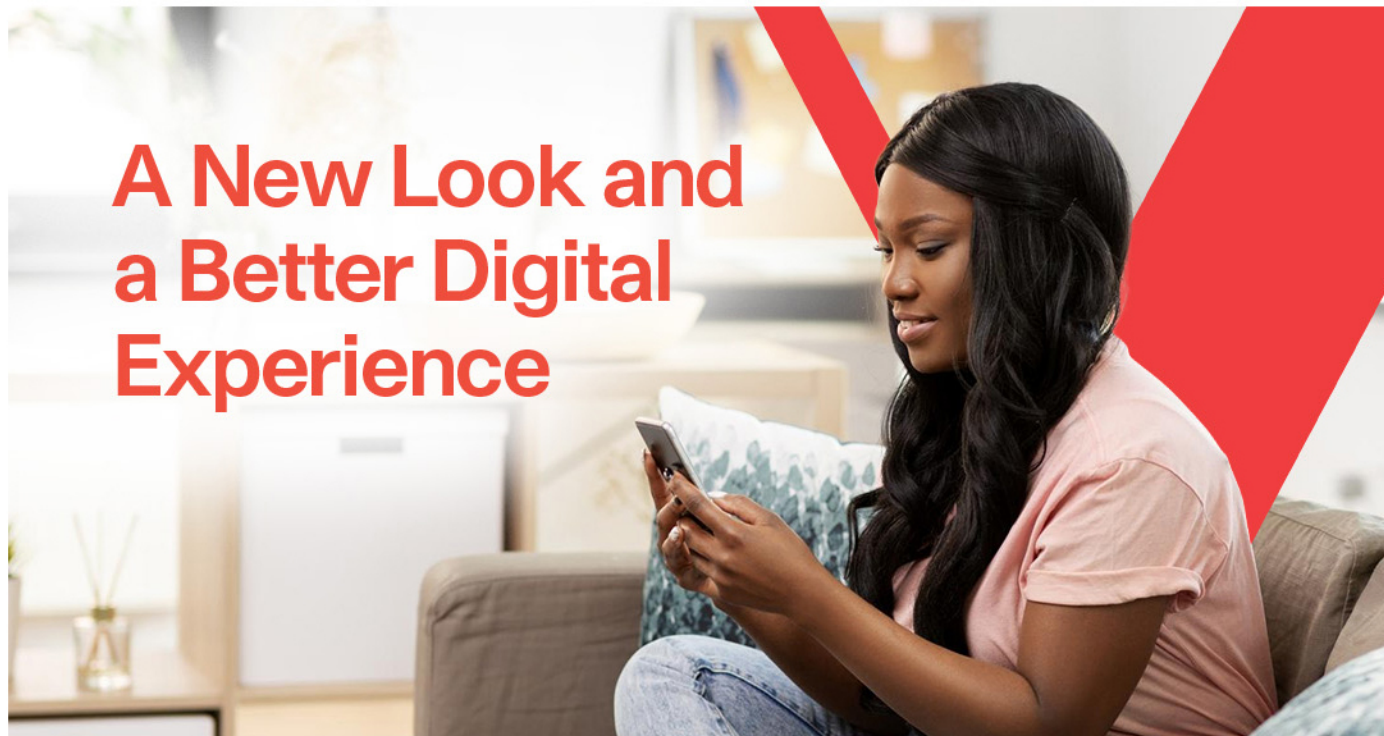




A New Look and a Better Digital Experience



Dear VM Member,

VM Building Society has been working to enhance the way you interact with us, including on our digital channels, and particularly **VM Express Online**.

In the coming month, you'll be interacting with a new look **VM Express Online**. The updates won't be limited to a refreshed look; we have also enhanced security measures and payment processes for international wire transfers.

Here are some details on what's coming:



MEMBER EXPERIENCE

Simpler navigation

An enhanced Member experience across Desktop/Web and a Mobile app that will include:

- ✓ 'Beneficiary Management' - Save multiple account details under one alias for your frequent beneficiaries
- ✓ 'Secure Messaging' with our Member Engagement Team
- ✓ 'Repeat a Payment' capabilities to support frequent payments



Members will get used to a new user interface and added features

SECURITY

Heightened security

- ✓ Stronger security through more advanced authentication
- ✓ A new authentication app for Corporate Clients
- ⓘ You may be required to complete additional security steps when accessing **VM Express Online** after the upgrade



PAYMENTS

More seamless payments processing

- ✓ Clearer, guided fields, including enhanced address information, to help ensure your international payments are processed without delay.
- ⓘ Members will input the destination '**Town**' and '**Country**' for international wire transfers.

Keep Your Account Safe & Secure



Your security is important to us. Always keep the following in mind:

- ▶ VMBS will never ask you to provide your password, username, or One-Time Password (OTP).
- ▶ Never click on links or download applications from unsolicited messages claiming to be from VMBS.
- ▶ Access **VM Express Online** only through the official VMBS website or official mobile application.
- ▶ VMBS will never contact you to ask for your personal information over the phone, such as your Tax Registration Number (TRN), Date of Birth, or Address.
- ▶ VMBS will never ask for your card number(s), PIN, or CVV.

As we get closer to the release of an updated **VM Express Online**, check our website and follow us on social media to learn more about what's in store for digital channels and other developments in the pipeline!



Transform Your Everyday.