



July 2020



Thanks to our team

We're proud to be named both Customer Owned Bank of the Year and Australia's Best Large Mutual Bank



qudosbank.com.au

Catch up with Michael Anastasi

MICHAEL ANASTASI

CEO



As I reflect back over the last four months of uncertainty and the hardship some of our customers have faced and are still facing, I'm incredibly proud of the tenacity and ingenuity demonstrated by our team during this difficult time.

For those of you who continue to experience financial difficulty due to COVID-19, we may be able to extend loan deferral arrangements by up to four months depending on your circumstances. You can learn more about our relief options on page 17 or by visiting our website qudosbank.com.au/COVID19.

While we continue to help our customers navigate these challenging times, our business is also forging ahead on key strategic initiatives to support the delivery of better products and services to our customers. These include enhancements to digital banking, loan processing and customer relationship management system upgrades, whilst ensuring our products continue to provide customers great value.

It is this level of commitment that has led to Qudos Bank being awarded Canstar's Customer-owned Bank of the year and Mozo's Australia's Best Large Mutual Bank for 2020. Both Canstar and Mozo are established financial comparisons sites that compare the products and service offerings of banks to determine who provides the most value to Australian consumers. What we offer our customers is great value. Value through service, products, technology, financial literacy, unique rewards and a sense of pride in being part of a customer-owned bank supporting its community.

In addition, we have been awarded the Voice Projects' Best Workplace award. This prestigious award recognises best workplaces who have excellent management practices and a highly engaged workforce with a high level of employee satisfaction. It is important to recognise this achievement, as our employees are the driving force behind delivering outstanding service and value to our customers.

As a customer-owned bank, committing to initiatives that foster positive outcomes for our customers, our community and our environment is of great importance. Our Corporate Social Responsibility (CSR) program contributes to our community partners, charity organisations, our practices, and other initiatives both internally and externally. We are dedicated to expanding on our CSR commitment and are working to further to revise our CSR policy and strategy for the future. You can find out more about these initiatives on our website.



Our brand story is brought to life by our customers and their stories

I'm extremely excited to share with you the upcoming launch of our brand story. Our story is an important one to share, one that pays homage to our heritage and looks to build a mutually beneficial future, one that will better align our heritage and resonate with existing and potential customers alike. Our brand story is brought to life by our customers and their stories in our featured brand ad. A sneak peek and a "behind the scenes" about the video is provided in this edition.

On a final note, I would like to take this opportunity to say I am honoured to have been recently appointed as the CEO of Qudos Bank, an organisation that is close to my heart. Thank you to our employees for your commitment and thank you to our customers for your ongoing support. I look forward to continuing this exciting journey with all of you.



Tech talk with Dave

DAVID BRIDGES
CHIEF INFORMATION OFFICER

Over the last couple of months, we have seen digital banking become the primary way of performing our everyday banking services.

We have received many suggestions on improvements and enhancements from customers. We review and take all feedback into consideration and incorporate as much as we can into our development programs and technology roadmap.

Recently, we've upgraded Online Banking to include improvements to eStatement functionality and accessibility. The upgrade includes a new interface which allows for easier navigation to view your eStatements. It also rectifies some previous issues experienced by iOS devices.

Did you know...

By going paperless and switching to eStatements, you're not only reducing your environmental impact, you're also helping us create cost efficiencies so we can invest them back into the products and services we provide. With online access 24/7, eStatements provide security of your banking information in one organised location. You can read more about the updated eStatement functionality [here](#).

In addition to the eStatement enhancement, you will also be able to add your Tax File Number (TFN) in Online Banking rather than calling our Contact Centre. It's easy to do, simply log in to Online Banking, go to the settings tab and click on the 'Supply Tax File Number' icon and enter your TFN.



By going paperless you're helping us create cost efficiencies so we can invest them back into the products and services we provide

Our next Mobile Banking App update is set to be released in September this year. You can expect enhancements to the app including the ability to view statements within the app, transaction listing improvements with the Look Who's Charging service and much more. Stay tuned, more information on these enhancements will be released in the coming months.

A quick note, future mobile app updates will have a minimum operating system requirement. Please check that the software on your device is compatible with versions iOS 11.0+ and Android 6.0+. Please visit our [Mobile App FAQ's](#) for more information.

Your feedback is important to us and will help shape future updates, if you have any feedback or suggestions please feel free to send us a message about your app experience via the app feedback option in the app.

Qudos Bank awarded

Customer-Owned Bank of the Year!



We are extremely proud to announce Qudos Bank has recently been named Canstar's Customer-Owned Bank of the year and MOZO's Australia's Best Large Mutual Bank for 2020.

These awards acknowledge the consistent competitiveness and the outstanding value of products offered to our customers. Canstar's Customer-Owned Bank award compares rates, prices and features across a range of retail banking products to determine the customer-owned bank that provides the most outstanding value. From the 63 banks that were assessed, Qudos Bank scored above industry average for all of its products. Our residential home loans and deposits were recognised as offering outstanding value in comparison with other banks' products in the same category.

Comparing over 90 institutions, the Mozo Experts Choice Awards honour the top performing customer owned banks in the market that deliver unmistakable and exceptional value to customers Australia-wide. This includes consistently meeting high levels of performance in several leading product categories. As a customer-owned bank, the awards reflect our ongoing commitment and drive to delivering the most value for our customers.

We're honoured to be recognised by both Canstar and Mozo and will continue to push the benchmark in our product offerings, enhanced digital services and community initiatives to ensure customers are getting the most value for their banking.

Thank you to our employees for putting customers at the heart of everything they do and thank you to our customers for choosing to bank with us.



Thank you to our customers for choosing to bank with us



Moir for your money

ANTHONY MOIR
TREASURER

How to earn Qantas Points[^] year after year

Since the first 'frequent flyer' program was launched by United Airlines in 1972, savvy travellers have been trying to find ways to earn more points, more miles and more free flights any way they can.

In fact, there's now a whole industry based around 'travel hacking', as enterprising Aussies try to find the best ways to work within frequent flyer scheme rules to earn as many points as possible. This often involves fulfilling complicated criteria in order to earn those precious points.

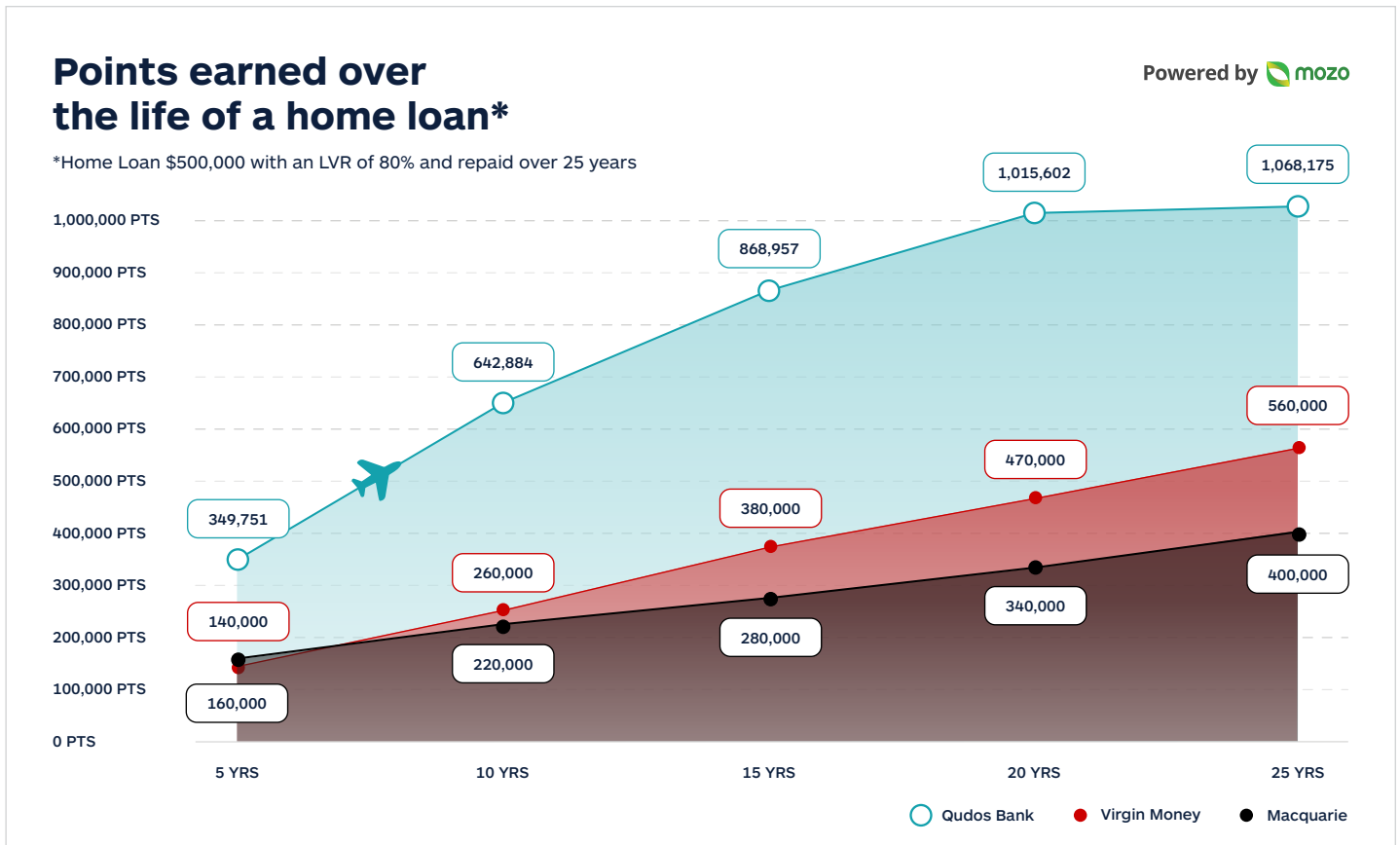
At Qudos Bank, we wanted to make it easier for our customers to earn travel points by making smart financial decisions with our [Qantas Points Home Loan](#), rewarding homeowners with 150 Qantas Points per year for every \$1000 of your loan balance. Plus, if you're not already a Member of Qantas's Frequent Flyer program, complimentary membership is included.



These rewards will continue to stack up year after year for the lifetime of the loan, so you can watch your points grow from your settlement date until the last day of your home loan. Comparison site mozo.com.au recently crunched the numbers to show you how many Qantas Points you could earn with Qudos Bank compared with other point earning home loans:



We have a range of other products to help you earn more free flights and visit more incredible destinations



*Source of analysis and competitor data provided by mozo.com.au. Graph shows selected products (Macquarie Bank's Offset Flyer Home Loan Package and Virgin Money's Reward Me Variable Home Loan) compared against Qudos Bank's Qantas Points Home Loan. This comparison shows how many points may be earned on a \$500,000 variable rate owner occupied home loan with an LVR of 80% and repaid over 25 years, assuming the borrower makes only the scheduled monthly principal & interest repayments. It does not take into account any differences in the overall cost of the loan (such as interest and fees) or the relative redemption value of the points earned. Information correct at time of comparison on 19 December 2019. Numbers have been rounded down to the nearest 1,000 points.

As well as enabling you to earn more Qantas points more quickly, the loan also comes with a whole host of other benefits including a 15% discount on Allianz Building and Contents Insurance^{^^}, a complimentary meeting with one of our Financial Planners* and unlimited extra repayments at no cost.

But the Qantas Points Home Loan isn't the only way you can earn more points - we also have a range of other products to help you earn more free flights and visit more incredible destinations.

The [Qantas Points Savings account](#), [Qantas Points Car Loan](#) and our Visa Platinum [Credit Card](#) all deliver competitive rates and offer the potential to stack point earning opportunities on top of each other. In fact, you can work out just how many points you could earn using our [Qantas Points calculator](#).

Once you've worked out how many points you could earn, all that's left to do is start planning your first trip!

Loans are subject to approval. Normal lending criteria, terms and conditions and fees and charges apply. Mortgage insurance is required for home loans over 80% and is subject to approval. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. The information in this article is of a general nature and has been prepared without considering your objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances. [^]Qantas Points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply, however, Qudos Bank has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qudos Bank members who are not already a Qantas Frequent Flyer member and who apply at qantas.com/joinffqudos. Membership and the earning and redemption of Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program available online at qantas.com/terms. This offer is non transferable and not available in conjunction with any other offer. Qantas Frequent Flyer membership and each application is subject to approval by Qantas. Qudos Bank recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities. ^{^^}This insurance is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFSL No. 234 708, ABN 53 087 650 557 arranges this insurance as an agent for Allianz not as your agent. Product Disclosure Statement is available by calling 1300 747 747. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the Product Disclosure Statement and Financial Services Guide (FSG) before deciding whether to acquire any product mentioned. Ask us for more details. Discount applies to first year's premium when purchased at time of funding. No other discounts apply. The discount may be subject to rounding. We receive commission on these insurance products as a percentage of the premium paid for each policy ranging between 10 - 30%. *All Financial Planners are Authorised Representatives and provide advice under the authority of ClearView Financial Advice Pty Ltd, ABN 89 133 993 012, AFSL 331 367. As the information on this page is of a general nature and has been prepared without considering your objectives, financial situation or needs, before acting on the information, consider its appropriateness to your circumstances. You should read any relevant product disclosure statement, our Financial Services Guide and ClearView's Financial Services Guide before deciding to acquire or hold any product. Further information on how ClearView handles your personal information is explained in the ClearView Privacy Policy. Qudos Bank receives commission for referrals to ClearView, refer to Qudos Bank's Financial Services Guide for more information. These documents are available on our website or by calling 1300 747 747. Qudos Bank is the issuer, offeror and administrator of the Qudos Bank Qantas Points Banking products and is a credit provider and credit licensee under National Consumer Credit laws. You should read and consider the relevant Terms and Conditions for Savings Accounts and Payment Services (for savings accounts), Visa Platinum Credit Card Terms and Conditions (for credit cards), loan terms and conditions (for loan accounts - available on request) and our Financial Services Guide available on our website qudosbank.com.au, before deciding whether to obtain any of our financial products or services.

The making of our Brand ad



Everyone needs a bank that supports you getting to all life's destinations

The Qudos Bank journey dates back to 1959, when we were established by a group of Qantas Employees who wanted to create better financial options for themselves, their families and their community. Since then we've grown to become an award-winning financial services provider for all Australians, and a leader in the customer-owned banking industry.

Today we're a bank for all people. Because everyone needs a bank that follows you to all of life's destinations. The idea of the brand ad came about to better show how our heritage and future vision resonate with both our existing customers and prospective customers alike. We wanted to share what it means to be a part of the Qudos Bank community.

When brainstorming the concept for the brand ad, we knew it had to include real customers with real stories. With a unique heritage in travel and aviation through our Qantas origins, what better way to share our journey than to share the stories of our very own Qudos Bank customers.



In November last year, we invited some of our customers to submit their stories and travel experiences. We were overwhelmed and humbled by the number of personal stories and footage that was shared with us. Customers shared an array of footage including some exploring deep canyons, bobsledding with huskies and scuba-diving with seals, the greatest footage we could have asked for.

We also asked our customers to submit stories about their journey with Qudos Bank. After reviewing the hundreds of entries, our agency set up a few meetings and Skype calls with the short-list of customers who would be featured in our ad.

Many of these 15-minute calls turned into a 45-minute conversation because each customer had such a beautiful and unique story to tell.



“There is a beautiful sense of community that I absolutely loved about this project. It was more than creating a brand ad, it was real people creating a community”, Producer, Taste Creative, Henry Smith explained.



Customers shared an array of footage including some exploring deep canyons and bobsledding with huskies

Our featured customers were each at a unique point in their lives when they joined Qudos Bank and each one had different needs. This is a true reflection of the community at Qudos Bank, we are not limited and serve all groups, no matter what your journey, whether that be buying your first camera to kick start your own career, buying a house or planning for retirement.



A special part of this project included working with music producer Charlton Hill of Uncanny Valley and Joe Mungovan from the Talent Development Project. Having one of their very talented students re-record the track, "That's Freedom" provided a recognisable underscore for our story in a fresh way.

A lot of people were involved in the making of this ad and we'd like to say a huge **thank you** to them all; including our featured customers.

The ad will feature online in our digital advertising channels and will also appear on TV in Sydney, Melbourne and Brisbane as part of a 3 month brand campaign on the Nine network.

We hope you enjoy the ad as much as we do and you'll be able to view the ad from August.

Credit to the agencies who worked on this project.

- > Taste Creative
- > Uncanny Valley
- > Talent Development Project (TDP) Foundation



We hope you enjoy the ad as much as we do



Go paperless!

Make the switch to eStatements!

With a recent upgrade to eStatements in Online Banking, there's never been a better time to make the switch and go paperless. Improved functionality and accessibility as well as a new interface, allows for easier navigation to view your eStatements.

Registering for eStatements is simple, make the switch today:

1. Sign into Online Banking
2. Click on the 'Services' tab and select the 'Manage eStatements' icon
3. Nominate your preferred email address
4. Read and accept the Terms and Conditions and click 'Save'
5. You will receive an email notification at your registered email address when your monthly eStatement is ready to be viewed

Benefits of eStatements

- > Convenient access at anytime, anywhere within Online Banking
- > Your information is safely and securely stored in Online Banking lowering the risk of Identity theft
- > Environmentally friendly – reduce your impact and create cost savings
- > Available to view beyond 10 years
- > Be notified via email when your eStatement is available in Online Banking
- > You're able to keep a copy for yourself by downloading the PDF

By going paperless you're not only reducing your environmental impact, you're also helping to create cost efficiencies so we can invest them back into the products and services we provide. With online access 24/7, eStatements provide security of your banking information in one organised location. If you have any questions about registering or viewing your eStatements, call us during business hours on **1300 747 747** or drop into your closest branch.



WIN! Is Dad a DIY master or disaster?

To celebrate Father's Day, send us a 30 second video or photo and tell us in 25 words or less about Dad's best DIY win or fail.

Enter at qudosbank.com.au/ThankQ



Around the traps

ANTAR CHAHINE
CHIEF RISK OFFICER



At Qudos Bank, your safety and security is our top priority - it's part of our partnership with our customers and community.

To keep you safe, we employ a range of security measures to protect your personal information and transactions. You can help by staying informed and taking actions to protect yourself.

By understanding how these scams work, you should have the knowledge you need to avoid them – even if the tactics employed by scammers change.

Defining Scams and Fraud

Understanding Fraud

Before learning how to spot and avoid fraud, it's important you understand what it is. Essentially, fraud is a deceptive or deceitful act that causes one person to receive a benefit they're not entitled to, while depriving another person of something.

The most common types of fraud are designed to obtain money. However, fraud can also be used to obtain your identity credentials, property or goods illegally, or to avoid paying for services provided. In short, it's any activity where someone is trying to cheat you out of something that is yours.

Types of fraud

Scammers' tactics are constantly evolving, generally scams will reflect what is currently making headlines to appear relevant but even 'new' scams are frequent adaptations of old schemes, with the principles of some dating back hundreds of years.

> Identity theft

Identity theft involves a scammer using your identity to obtain funds by deception, often by applying for a credit card in your name or gaining access to your bank accounts.

To avoid falling victim, keep bank statements, tax returns and other documents showing your personal financial information safe. Keep your mailbox locked to avoid theft and shred sensitive documents before throwing them away.

Scams

> Unexpected money

Don't be fooled into giving money or providing personal information to receive cash prizes from competitions you haven't entered. This also applies to notifications which are sent to you that claim you are entitled to receive an inheritance from an individual that is not known to you. Typically these scams occur online. Common examples are:

- > Unexpected wins, where victims are asked to pay taxes or administration fee(s) to access a prize for a competition they didn't actually enter
- > Inheritance scams, where people are asked to pay money to receive an inheritance. Generally the inheritance is from somebody unknown to the victim or portrayed to be a distant relative

There are many other variations on advanced fee scams, but the key to avoid falling victim is to never send money to anyone that you have only met on the internet.

> Dating and romance scams

This occurs when a fraudster poses as a new love interest online and then asks you for funds to help them out of an unwanted situation.



Never send money to anyone that you have only met online



> Investment scams

Investment scams are the most common fraud reported to the Australian Consumer Complaints Commission, comprising over 40% of scams reported in 2019. They often begin with a cold-call, promising very high returns for little risk. Common scams include:

- > Opportunities to invest in little-known companies on foreign stock markets
- > Sports betting scams, promising to beat the odds
- > Cryptocurrency or foreign exchange trading software that claims to predict future trends

Stay safe by ignoring unsolicited offers and end any conversation where the caller is putting pressure on you to make a decision. Remember with any investment to always do your due diligence and perform independent research before entering into any agreement.



> Online scams

The rise of the internet and social media means that there are more opportunities than ever for scammers to target people. Common scams include:

- > Phishing attacks that aim to steal your personal details by making you think you are logging into a legitimate provider's website e.g. a telco or Australia Post. Never click a link in an email or a text message – fake emails and text messages may contain malware, which may infect your device simply by clicking on the embedded link. Always go directly to the organisation's website and log in there
- > Remote access scams such as, scammers purporting to be IT technicians, try to convince you that you have a problem with your computer and need to buy new software to fix the issue
- > Fake online stores that promise lower prices and take your money without sending you the goods. The website is usually basic in format and may contain grammatical errors

Staying safe online can mean being cautious about every message you receive and every website you visit. Make sure anyone you interact with is who they say they are.

How to spot Scam

While the tactics of scams and fraud are constantly changing, there are some core traits that most scams include. If you can spot these then you're well on your way to keeping yourself safe:

1. **Unsolicited contact**
Scams often begin with someone contacting you out of the blue. With any unsolicited contact, it's important to verify that the person is who they say they are.
2. **An offer that is too good to be true**
Scams will often promise high returns with low risk. If a deal sounds too good to be true, it's very likely that it is.
3. **You're asked to keep quiet**
Scammers often try to isolate their victims from their support networks. If you're asked to keep quiet about an opportunity by someone you're talking to online, it could be a red flag that everything is not as it should be.
4. **You're asked to make payment to another party**
A large number of frauds involve victims being asked to pay a fee to unlock a greater reward. No legitimate business or seller will ask you to pay an upfront fee to receive a prize, or to sell something that you own.
5. **You are asked to use an unusual payment method**
Online scams often request payment in the form of direct money transfers, telegraphic transfer, pre-paid gift cards or cryptocurrency. These forms of payment are very difficult to trace and recall, which means that if they are used to send money to a scammer then it's very unlikely that it will be recovered.



Make sure anyone you interact with is who they say they are

How to stay safe from scams

While scammers can be convincing, by taking some basic precautions you can reduce the likelihood that you will fall victim to their scams:

- › Be cautious about all incoming communications, whether you think you know the sender or not. Fraudulent approaches often appear to come from apparently trusted source - either fake accounts or legitimate accounts that have been compromised.
- › Ignore anything that you think may be a scam. Engaging scammers is likely to encourage them and they're often experts at using emotional manipulation to win your trust.
- › If you're asked to take action in a message – whether it be to click a link, open an attachment, or call a number – don't do it directly from the message. Before taking any action, check that the communication is legitimate by contacting the organisation using contact details on their secure website. Never use details from an incoming message.
- › Never transfer funds to a stranger overseas, you will not be covered by Australian law and it is unlikely that you will be able to recover it.

If you are unsure about something, always check it with a trusted third party. This could be a Qudos Bank representative, an accountant, lawyer, or the organisation itself. For more information on anything in this article, visit <https://www.qudosbank.com.au/Security>.

If you have been targeted by a scam relating to your Qudos account, let us know [here](#).



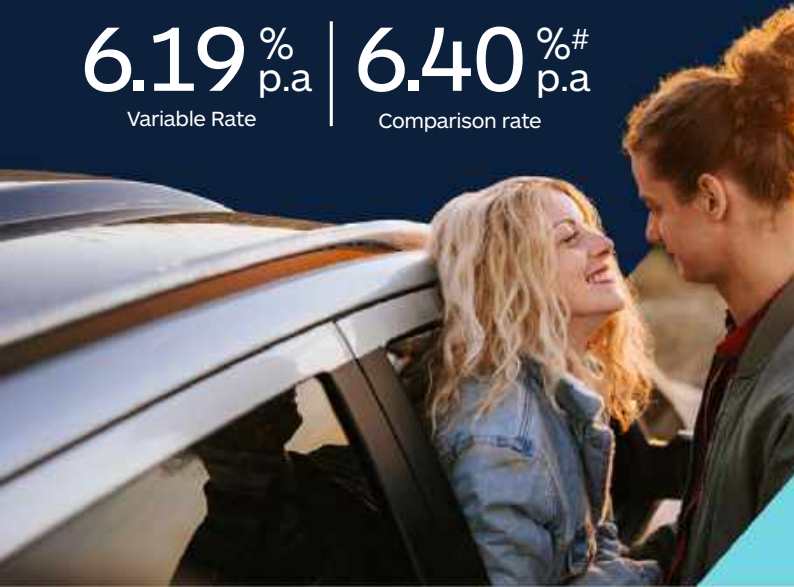
If you're unsure, check it with a trusted third party



Cars create memories

Make some new ones with our secured car loan[^]

6.19% p.a | **6.40%** p.a[#]
Variable Rate | Comparison rate



Important Information [^]Only available for cars less than 5 years old. Loans are subject to approval. Terms and conditions, normal lending criteria and fees and charges apply and are available upon request. 1. A maximum amount of \$150,000 applies for vehicles up to 3 years old and \$75,000 for vehicles between 3 and 5 years old. [#]WARNING: Comparison rates apply to the example or the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a monthly repayment frequency and a secured loan of \$30,000 with a term of 5 years. Before opening this personal loan with us, you should read our Financial Services Guide and to see our terms and conditions, call us on 1300 747 747. Rates as at 02/04/2020.

Annual Election of Directors

Nominations for the position of Director from eligible Members are hereby called.

A nomination pack is available on our website under 'Corporate Information', by calling the Returning Officer on 02 8234 5171, by calling us on 1300 747 747 or by visiting one of our Branches.

Completed nomination forms must be received by the Returning Officer by noon on Friday 7 August 2020 EST (refer to Nomination Pack for details).



Time to try something new

Our lowest Fixed Rate Home Loan yet

2.29% p.a[^] | **2.82%** p.a[#]
3 Year Fixed Rate | Comparison rate



1300 747 747 | quodosbank.com.au



[^]Loans are subject to approval. Normal lending criteria, terms and conditions and fees and charges apply. Mortgage insurance is required for home loans over 80% and is subject to approval. [^]Rate based on new owner-occupied home loans for established homes fixed for 3 years, with a deposit of 20% or more received from 21/07/2020, with principal and interest repayments. Fixed rate may change prior to funding. On expiration of the fixed rate period, the interest rate reverts to a variable rate currently 3.09% for Owner Occupier and 3.39% for Investment home loans. [#]WARNING: Comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a loan for an owner-occupied established home of \$150,000 with a 20% or more deposit, a term of 25 years and a monthly repayment frequency, with principal and interest repayments. Before opening this home loan with us, you should read our Financial Services Guide and to see our terms and conditions, call us on 1300 747 747. Rates current as at 21/07/2020. ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865.

Loan Deferral



We're extending our financial relief package to support customers impacted by COVID-19

The financial and mental wellbeing of our customers remains our top concern and we've prioritised measures to help provide immediate relief to those customers most impacted. It may be that your income has been reduced, you're facing redundancy or continue having difficulties meeting your financial obligations. We will work with you to provide additional support as needed under our financial hardship process.

- > For customers on an existing deferral plan, as of 8th July 2020, our regulator The Australian Prudential Regulation Authority (APRA) has provided us with the ability to extend the repayment holiday period to 10 months from the start of your deferral, or until 31st March 2021, whichever comes first. As part of this process, an individual credit assessment will be required to ascertain if an extension or new deferral is appropriate for your specific circumstances.
- > Our teams have already begun checking in on those customers on a deferral plan and will continue to contact customers prior to their existing deferral term expiring to discuss their individual circumstances.
- > Customers who can recommence loan repayments should do so following their deferral arrangement.
- > If you are not currently on a support package you can apply via a dedicated form within Online Banking.



We are always here to help you through these difficult times. If you would like to speak to one of our team members about your available options, please call us on 1300 747 747.



Meet our Niddrie Team!

Our Niddrie Branch has been serving our customers in Melbourne for the past 25 years.

Our personal bankers and lending specialists are passionate about delivering outstanding service and committed to helping you achieve your financial goals. Whether you are in the market for a home loan, or professional advice or assistance on your everyday accounts, a member of the team is always there to greet you and help you in any way they can.



FROM LEFT TO RIGHT
LEONIE CANAVAN , CAMERON CLISSOLD,
KELLIE O'NEILL , PHIL YARWOOD

We caught up with Leonie Canavan, Regional Manager, Melbourne, to get an insight into her experience working at the Niddrie Branch.

How long have you been with Qudos Bank?

- I have been with Qudos Bank for 25 years. It was at the time when we opened the first office in Melbourne at the Qantas Freight Terminal in a portable building, on the 1st of May 1995. Our Niddrie Branch is now our primary Melbourne location.

How has the bank evolved over the years?

- I've been impressed by the growth of the business and the number of Members in Victoria which has continued to grow over the years. Additionally, it has been great to see Qudos Bank adapt well to changes in technology and improve on their digital services.

What do you love about working at the Niddrie Branch?

- > It's great to work in a branch and see Members who have been with us from when we first opened. Now those same Members are bringing along their children to continue the relationship with Qudos Bank.

Visit our Niddrie Branch and meet our friendly team between 8.30am to 4.30pm Monday to Friday.



FROM LEFT TO RIGHT
ANGELA GELO, DANIEL BARRE,
ANTOINETTE MCINTOSH, AMANDA YUAN



Meet our friendly team
Mon-Fri or call us on
1300 747 747



In the community

Corporate Social Responsibility (CSR) at Qudos Bank

As a customer-owned bank, our customers, the community and our environment are key considerations in the business decisions we make.

We practice Corporate Social Responsibility by contributing to charity and our community, as well as through practices and other initiatives. We've recently updated our website to include more information on these initiatives. To learn more about the various charities we support, our community partnerships and environmental and ethical banking practices visit:

www.qudosbank.com.au/AboutUs/CSR

*Qudos Bank is not related to WBP Group Property and any advice or recommendations given by WBP Group Property is that of WBP Group Property and not Qudos Bank. The information on this page is of a general nature and has been prepared without considering your objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances. All Qudos Bank loans are subject to approval. Normal lending criteria and fees and charges apply. Terms and conditions apply and are available on request. Mortgage insurance is required for home loans over 80% and is subject to approval. You should read and consider the relevant Terms and Conditions and our [Financial Services Guide](#) before deciding to obtain any of our financial products and services. These documents are available on our website or by calling 1300 747 747.



We contribute to charities and our community

Gus Noakes awarded TDP scholarship

For a number of years Qudos Bank has proudly been supporting the Talent Development Project (TDP) Foundation and their artists. TDP is a free program whose purpose is to train musically talented high school students and provide them with a platform that will help them excel in the music industry. Each year we show our support for an up and coming artist by offering a performer the highly sought after \$5,000 scholarship, which can be put towards their musical journey to assist with recording, touring and collaboration with other artists.

This year we have the pleasure to announce that the recipient of the scholarship is Gus Noakes, aka 'Noakesey'. Noakesey is a talented up and coming performer and composer with a passion for music. He graduated from the TDP in 2017 and since then has moved to Perth to study at WAPPA and regularly performs in many of the cities' iconic venues, such as The Moon, Prince Lane Bar, The Globe and most commonly, The Old Synagogue. Noakesey recently performed as part of the Qudos Bank Sunday Sesh performance series demonstrating his range of musical genres and talent.

We are proud to provide Noakesey with this opportunity on behalf of all our customers. To give you a snippet of his talent please click [here](#) and enjoy!



GUS NOAKES



Live from the lounge

Qudos Bank Sunday Sesh

For several years, Talent Development Project (TDP) Foundation artists have performed in the Qudos Bank Arena member lounge in Sydney, a warm up to the main show. With the temporary closure of the arena due to COVID-19 and more people at home, we saw an opportunity where we could share a bit of Qudos spirit by bringing the Qudos Bank Arena Member lounge home to you.



We provided weekly live performances each Sunday afternoon



The 'Sunday Sesh' event started in May as a collaboration between Qudos Bank and TDP, providing weekly Facebook Live TDP performances each Sunday afternoon. Viewers were greeted with a range of different genres of music and performers, providing something for every taste. The events reached over 10,000 people and provided an opportunity for our members to access fresh new Australian Talent.

We'd like to thank all the amazing performers that joined us from the lounge and to those of you who tuned in to show your support. You can watch the last Sunday session performance [here](#).



Coming in for landing



The Qantas Retiree Social Club (QRSC) was created by the retired men and women of Qantas over 53 years ago

The club was created so that retired Qantas staff could preserve the kinship they created over their many years working for this iconic organisation.

On 30 June this year the club made the difficult decision to close operation. Over many years this club has been active Qudos Bank has had the pleasure of supporting the yearly social gatherings and giving back to our community and customers.



We want to thank all the members of QRSC for the lasting memories and their contributions to Qantas.





Wellbeing with Wendy

WENDY HADENHAM
EXECUTIVE MANAGER HUMAN RESOURCES

Caring for your emotional wellbeing while working from home

As we start to see an ease in the Government lockdown restrictions, it's important that we continue to be vigilant with social distancing requirements. While some people are starting to return to the pre-COVID workplace, a large number continue to work from home. As this becomes the new normal, looking after ourselves and our wellbeing is more important than ever.

As people's home and workplace environments cross over, working from home 'burnout' is becoming more common. Without the physical boundaries of home and work, people may feel they need to work longer hours and with most people no longer experiencing commute times, there isn't the same opportunity to switch between a work and home mindset. To avoid working from home 'burnout', consider implementing these small steps:

- › Ensure you schedule and take a lunch break to get some fresh air and recharge
- › Maintain physical activity and healthy eating habits
- › Create a third space or a transitional ritual to assist with transition from work to home
- › Replace your commute time with a walk, change your clothes from work to home or take a shower
- › Create physical boundaries where possible. Close or pack away your laptop and remove from your living area so you are not tempted to continue to work

No matter what you are doing during this time, it's important to remember to take care of your health and wellbeing. More information on how to do this is available on a number of charity and support group websites. To access this information, please visit <https://headtohealth.gov.au/about-us>

