



APRIL 2019



Australia's
award winning
Home Lender



this
edition:



Our Lending
Specialists



Tech Talk with Dave



Your Super



catch-up with
Scott

Thank-Q!

I'd like to take this opportunity to thank you all for helping us modernise our Constitution. At the Annual General Meeting in November 2018, you voted to modernise our Constitution to enable greater participation by Members which will also allow us to implement significant operational efficiencies and cost savings. You'll receive a notification letter in the coming months outlining how you can further participate and contribute to the future of Qudos Bank and its governance.

Helping us deliver your banking needs

We're looking forward to hearing more from our customers, with independent focus groups planned to take place this month. It's been a couple of years since we've had group discussions with our customers and we're keen to understand what you want to see from us now and in the future.

**Making Banking Easier,
More Convenient, and with
Additional Security**

Easier – Last month we introduced new functionality allowing you to reset your password online. We know this has been a pain point for some time and we hope this service improvement is making banking with us easier.

Navigating the home loan application process can be daunting at times so we've prepared an easy to follow guide to help you along the journey (page 7). We're here to help you achieve your home ownership

and investment goals. See inside this edition (page 4) to meet your local lending specialists who can guide you every step of the way.

Convenient - A year ago this quarter, we opened our Ascot branch in Brisbane to provide greater accessibility to public transport and parking facilities. I'd like to wish our Ascot branch a very Happy 1st Birthday and hope that our Brisbane customers are benefiting from the new location.



Above: The Ascot team celebrating the big 'one'.

Security - We've recently invested in additional fraud prevention tools to help protect our customers' accounts. The investment in fraud monitoring will further assist with fraud prevention, authentication and threat detection across our core banking system.

This is in addition to the card monitoring services that our partner ORION have provided for many years and continue to support.

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While these additional tools are helpful to detect and intercept fraudulent behaviour, the best solution is always prevention. There is an increasing rise in account takeovers and fraud being committed through device control, with customers allowing third parties access to their personal computers via screen sharing software (the likes of Team Viewer) and other similar applications. We want to remind all of our customers to never provide a third party, friend or family member with your Online Banking login details, passwords or access to your personal devices. You can learn more about our latest security advice on page 8.

Proudly delivering Outstanding Value

We're proud to be a 5 Star Rated Home Lender, with Canstar, Australia's biggest financial comparison site continuing to recognise the outstanding value we provide customers in the Home Loan market.

Out of 4,871 homes loans considered, and 92 lenders rated, we were awarded in both the Fixed Rate and overall Home Lender categories. According to Canstar, 5 star products should be on your shopping list. As a consumer, this represents a high-value product. According to their ratings, these are the top 10% of products in their field.



[Kevin Smart](#) presenting our Outstanding Value Awards for Home Lending to [Stephen Swannell](#), Executive Manager Retail Banking and [Devika Shankar](#), Manager Retail Banking.

Congratulations!

Giving back to our customers and the community is something we're passionate about - that's why we say Qudos Bank gives "more back to you". The submissions received for our Diamond Experience Competition were a testament to the fact that many of our customers carry the same ethos into their lives on a daily basis. Thank you to everyone who contributed by telling their stories, and congratulations to our winner, Rebecca S.C.

A handwritten signature in black ink that reads "Scott King".

Scott King
CEO, Qudos Bank



60 YEARS

Diamond competition winner

drum roll please...

To celebrate Qudos Bank's 60-year Anniversary, we launched our biggest, most rewarding competition to date – the Diamond Experience Competition. At the beginning of January, we asked you, our members, to submit a video, or photo and story showcasing how you give more back to your community and the people in your lives. We were overcome with the number of entries and would like to thank everyone for their submissions. We'd also like to congratulate you for giving back to your communities and we hope you all continue to do so.

The prize of a lifetime. Congratulations to our winner, Rebecca S.C. Rebecca's entry caught our attention with her commitment and contribution to her local community.

Rebecca has won:

- 10 general admission double-passes to use at shows between 1 July 2019 – 30 June 2020 at Qudos Bank Arena
- One night's accommodation for each show at either the Pullman or the Novotel at Sydney Olympic Park, breakfast for two and hotel parking
- Flight Centre vouchers to the value of \$10,000; and
- Qudos Bank Arena Member Lounge food and beverage vouchers to the value of \$1,000.

Visit our Facebook page to view Rebecca's winning entry:
facebook.com/qudosbank



Get by with a little help from our lending specialists

There's no doubt about it, finding the perfect home loan can be overwhelming. Luckily, our Lending Specialists are here to assist you with your search and to help you navigate the application process. They have the knowledge to take you through all of your options before finding the right home loan for you. Whether you're buying your first or second home, investing in a property, refinancing, building or renovating, our Lending Specialists are ready to help. Meet a couple of our friendly and experienced specialists below.



If you are in or around Perth, Lucie Skelton is ready to assist with your property dreams.

“From filling in the loan application forms to realising the dream of home ownership, I pride myself on providing my customers with a seamless, hassle free process.”

Perth Branch

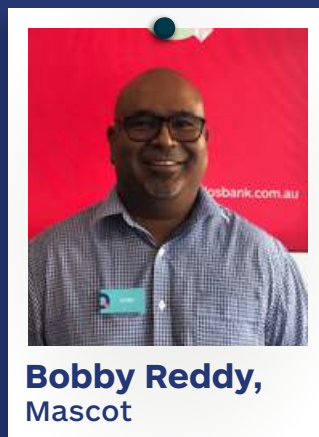
Level 1, 130 Fauntleroy Avenue
Redcliffe, Perth Domestic Airport
WA 6104

Business Hours:
Monday – Friday 8:30am to 4:30pm

Ascot, Brisbane

Shop 6 & 7, 160 Racecourse Rd
Ascot, QLD 4007

Business Hours:
Monday - Friday 9:00am to 5:00pm



In the heart of Sydney? Stop by the Qantas Campus location in Mascot to see Bobby Reddy.

“There is no challenge too big or small for me and I sincerely enjoy helping our members achieve their financial goals.”

Qantas Campus, Sydney

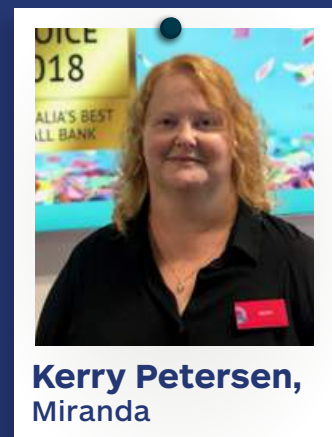
Retail 5, Wing C, Qantas Campus,
10 Bourke Road, Mascot, NSW 2020

Business Hours:
Monday – Friday 8:30am to 4:30pm

Sydney City

Mezzanine Level, 5 Hunter St
Sydney, NSW 2000

Business Hours:
Monday - Friday 8:30am to 4:30pm



If you are looking for home loan help in the Miranda area, Kerry Petersen is the one to see.

“I have been with Qudos Bank for approximately nine years and the great satisfaction of seeing customers buy a property for their family never grows old.”

Miranda Branch

553 The Kingsway
Miranda, NSW 2228

Business Hours:
Monday – Friday 8:30am to 4:30pm

Niddrie, Melbourne

397 Keilor Road Niddrie
Melbourne, VIC 3042

Business Hours:
Monday - Friday 8:30am to 4:30pm



meet the greatest Aussie showman

You and a friend could win a VIP meet and greet experience and show on 7 August 2019 at Qudos Bank Arena.

Enter at qudosbank.com.au/thankq

Competition terms and conditions apply and can be found on our website qudosbank.com.au/thankq. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557, AFSL/Australian Credit Licence 238 305 | BSW 704 865



rest easy

3 year Fixed Rate Home Loan

3.79%[^]
p.a.
Interest Rate

4.12%[#]
p.a.
Comparison Rate



1300 747 747 | qudosbank.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 4 March 2019. Fixed rate may change prior to funding. On expiration of the fixed rate period, the interest rate reverts to a variable rate currently 4.24% for Owner Occupier and 4.89% 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. 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 24 July 2018. ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSW 704 865



Your guide to the home loan Application Process

Whether you're buying your first or second home or are investing in a property, and are in need of a home loan, we're here to help. The following steps will give you an indication of our process for an established home.

1 Contact us or visit us

Our experienced team of lending specialists in branch and our call centre are ready to assist you. Stop by a branch or call us and we can set up an appointment.

2 Finding the right loan

During your appointment, (over the phone or in person), our specialists will gain an understanding of your current financial situation plus your requirements and objectives. They will help determine what home loan options are most suitable for you.

3 Complete your application form

Fill out the forms either online or on paper. This includes providing various information and documents to help us verify your financial situation. Use our checklist, available on our website, to find out what documents you'll need.

4 Assessment of your application form

Our lending specialist will review your application and do a preliminary review of your requirements. If everything looks okay, they will pass it onto an experienced Credit Assessor for a full assessment and approval. A Conditional Approval will be issued while we organise the property to be valued, and we will let you know if anything else is outstanding.

5 Loan Approval

Once we have everything we need and your application is okay to proceed, we will issue you with a formal approval. At this time, our solicitors will be instructed to issue the mortgage pack which includes the formal loan offer.

6 Sign your documents

Once you receive the mortgage pack, make sure you carefully read the loan agreement and terms and conditions before signing the documents. Once signed, return them as per the solicitor's instructions, who will then arrange settlement. Before settlement, we'll need a copy of your Comprehensive Home Insurance. We can organise this through our partner Allianz (although you of course can select your own insurer).

7 Loan settlement

The loan funds are disbursed as needed to complete the settlement.

7A. If the transaction is to purchase a property, your solicitor or conveyancer will tell our solicitors who to pay. After settlement, the property will be transferred to your name and we will register the mortgage.

7B. If you're refinancing the loan, the proceeds will be paid to your outgoing financial institution, after which the loan will be paid out and closed. We will then discharge the other banks mortgage and register our mortgage.

8 You're all done

Congratulations, you have completed the home loan process! Remember, we're here to help. If you have any questions on your new home loan, contact one of our lending specialists at any time at 1300 747 747.



value package

More than a home loan

3.68^{%[^]}
p.a.
interest rate

4.09^{%[#]}
p.a.
comparison rate

[^]#T&C's apply. Applications from 20/11/18 for established owner-occupied homes over \$150,000. P&I repayments, deposit of 20% or more. \$395 annual package fee applies.



1300 747 747



qudosbank.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. Excludes existing loans, switching and variations. These offers can be withdrawn by Qudos Bank at any time. **WARNING:** This comparison rate applies 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, monthly repayment frequency, a term of 25 years, a 20% or more deposit with principal and interest repayments. For more information and interest rates, please call 1300 747 747 or see our interest rates brochure on our website. You should read and consider the relevant Terms and Conditions and our Financial Services Guide available on our website qudosbank.com.au, before deciding whether to obtain any of our financial products or services. Rates current as at 20 November 2018.





around the traps

with Antar Chahine, Executive Manager Risk and Compliance

Safety first to avoid the worst

Keeping your PINs and passwords secure

It's important to keep your personal information secure and to never share logins, passwords, pin numbers or secret questions with anyone. Follow the below do's and do not's to help keep your details as safe as possible.

Do's 	Do not's 
<ul style="list-style-type: none"> • Memorise your password and PIN • Ensure your password is between 8-16 characters long • Include at least one numeric digit, one upper and lower case letters, and one special character (@#\$\$%^+=) in your password • Update your password regularly to protect your accounts • Choose a PIN that is a random arrangement of numbers • Contact us immediately if you notice suspicious activity on your account or suspect someone may know your card details, password or PIN 	<ul style="list-style-type: none"> • Do not choose a PIN that is a numerical sequence or pattern (for example, 1,2,3,4 or 5,5,5,5) • Do not select a PIN that could be associated with you, such as a birthday, phone number or postcode and don't use anything else that is simple to figure out • Do not disclose your PIN or password to anyone, including family members, friends or additional card holders • Do not write down or record your PIN or password on your card, mobile phone or computer • Do not respond to an email, phone call or text asking for your PIN or password (Qudos will never ask for this information)

You're the best line of defence when it comes to protecting your personal information and account details. Remember, you can change your PIN as frequently as you like, giving you extra security and a peace of mind. Plus, in case you forget your password or want to change it for security purposes, you can now reset your Online Banking password online.

Please note that these are guidelines only. While following these steps will help you to protect your PIN and password, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code.

Is your web browser up to date?

To ensure your safety and security, you should always make sure you are operating with the latest version available for your web browsers on all your computers and devices. You should also confirm that your applications are up to date to ensure any security patches are applied.

Recently, Google Chrome was exposed to hackers who had the potential to take over users' computers. Google Chrome provided an immediate fix with an update for users to download. Protect your devices and information by ensuring you are using the latest version of your browser, especially those using Google Chrome.

For more information on Browser Security and FAQs, visit qudosbank.com.au/BrowserSecurity.

Important notice – phone & internet scams

We continue to receive an alarming amount of notifications from customers who unfortunately fall victim to scams. They receive phone calls from scammers claiming to be from trusted organisations including Telco's and the National Broadband Network.

You should never give anyone access to your computer or devices and you should especially never disclose your bank account information or issue out your banking SMS code. This includes ensuring you do not download remote access software such as 'TeamViewer' or click on internet links if requested to do so by an unknown third party over the phone.

Confirm you are speaking to the legitimate company by returning the call on their registered number. Please call us immediately if you have ever given anyone access to your devices, including downloading remote access software such as 'TeamViewer'.



debt detox

time to shed a few \$\$ kilos

Tips on how to consolidate your debts

Credit cards are convenient but learning to use them wisely is not as easy as swiping or tapping them. You're borrowing money from the bank that you need to pay back, and if you are unable to pay the full amount you owe by the due date on your statement, you'll be charged interest. It's important to understand how interest is calculated and applied so you can determine how much you can afford to pay.

If you are struggling to keep on top of your credit card payments, consider writing down how much you owe, what you owe it for, and who you owe the money to. Then, it's also a good idea to figure out the interest rate of each debt and to perhaps list your income and expenses to calculate how much you can afford to pay back on each debt.

If you find yourself in financial hardship, perhaps consider phoning the companies you owe money to and explaining your situation. You may be able to negotiate a payment plan or some other type of financial assistance.

If it suits your circumstances, consider debt consolidation, which is where you roll all your debts into one. A personal loan is a common method for consolidating credit card debts as they tend to have a lower interest rate. This could be an ideal option if you want to pay off existing debts and only have one debt to pay off, with one payment each month.

Once you are out of debt, try to only use your credit card for expenses you know you can afford. It's also a good idea to work out a budget so you can keep your finances on track.



Interested in knowing more?
Contact us on 1300 747 747 or visit the Qudos Bank website to see how we can help with your debt detox today.

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.





debt detox

Consolidate your debts and cleanse your life

11.64 % p.a.
personal loan rate

12.69 % p.a.
comparison rate

 Talk to us today!

 [qudosbank.com.au](https://www.qudosbank.com.au)

Loans are subject to approval. Terms and conditions, normal lending criteria and fees and charges apply and are available upon request. **WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Our comparison rate assumes a monthly repayment frequency and an unsecured loan of \$10,000 with a term of 3 years, or a secured loan of \$30,000 with a term of 5 years (as applicable). 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 current as at 20 November 2018. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. (BSB 704 865)



tech talk with dave

David Bridges,
Executive Manager Technology Information Services.



When we launched our app last year, we received many suggestions on improvements and enhancements that you wanted to see in future upgrades. We review and take all feedback into consideration and incorporate it into our release development plans.

Our most recent update, release four, includes several items that originated with you, our customers.

Here's a complete list of enhancements that are now available:

- The ability for our customers living and working overseas to register for the app using VIP security tokens
- Inclusion of a Total Net Position across all of your accounts – viewable at the bottom of your accounts page
- Incorporation of our latest investment in technology to protect your accounts and banking with us
- Quick action shortcuts (Quick Balance, Pay Anyone, Transfer and Accounts) directly from the app icon using long press capability if supported by your device
- Option to set up a Quick Balance widget
- Minor bug fixes and enhancements to streamline the performance of the app

Stay tuned over the coming months as we continue to work on a range of frequently requested enhancements, like Apple and Android Pay services and NPP services including PayID and Osko. Customers can expect these enhancements in the upcoming 3rd and 4th quarters. It's another way we are making banking with us easier, more convenient and more secure.

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.

forgot your password?

You're in control 24/7

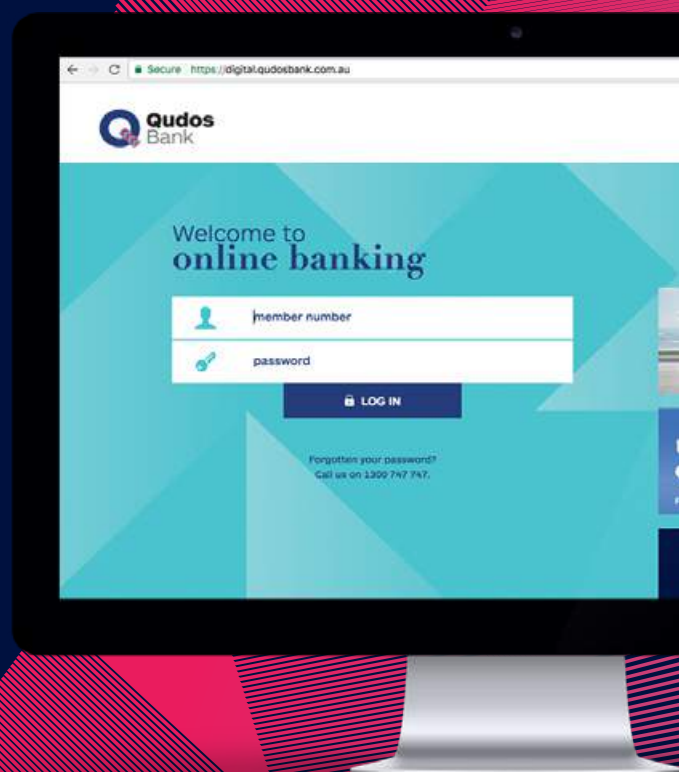
Simply use the online reset feature available on the login page of Online Banking. You'll be asked a few questions to verify your identity before following the prompts to reset your password.

Enhanced security

We've recently made additional investments in technology designed to identify and stop fraudulent activity on your accounts.

We're here to help

If you need help updating your Online Banking password, you can call us during business hours on 1300 747 747 or drop into your closest branch.



your super



How much Super do you need in retirement?

Most Australian's at some point will start to look at their financial goals in order to retire, but how much Superannuation do you actually need when retiring?

Is your Super balance above or below average?

Assuming you have been in the workforce for a few months, years or even decades, your retirement savings will be growing. This is due to the compulsory contribution your employer must pay on your behalf. You can keep tabs on just how much you have by checking your latest super statement, logging on to your MyGov account, or your super fund's online portal.

Whether you are retiring in 5 or 25 years, how can you tell if it's going to be enough? To get an idea of how your super savings compare with others your age, the Association of Superannuation Funds of Australia (ASFA) has published average super balances held by different age groups, including figures for men and women.

How much is enough?

Putting a figure on how much you will need saved to cover your costs during retirement can be a difficult task. There are so many variables, including when you are going to retire, how long your retirement will be and what kind of activities you want to do when retired. Due to these variables, many people decide to see a Certified Financial Planner to get individualised advice. They can ask the right questions and help you gain a clear picture of your retirement goals and the income you will need.

To get a more general idea of what you can expect to spend in retirement, the ASFA publish retirement standard figures each quarter. As a well-researched estimate of what singles and couples will need to pay their bills and to allow for a modest or comfortable retirement lifestyle, these figures offer a rough idea of living costs. The Milliman Retirement Expectations and Spending Profiles (ESP) report is also published quarterly. Based on data gathered from 300,000+ Australian retirees, their reports put spending in retirement under the microscope to help people plan better for their financial needs in retirement. According to data and commentary from their February 2018 ESP report for example, Milliman found that over half of Australian retirees are actually living on less than the Age Pension each year.

Average superannuation balance by age and gender, 2015-16

Mean superannuation balance (\$)

Male	
15-19 years	382
20-24 years	5,924
25-29 years	23,712
30-34 years	43,853
35-39 years	65,590
40-44 years	99,959
45-49 years	145,076
50-54 years	172,126
55-59 years	237,022
60-64 years	270,710
65-69 years	246,915
70-74 years	214,030
75-79 years	102,647
80-84 years	*58,827
85+	*15,778
Total	111,853
Female	
15-19 years	*594
20-24 years	5,022
25-29 years	19,107
30-34 years	33,748
35-39 years	48,874
40-44 years	61,922
45-49 years	87,543
50-54 years	99,520
55-59 years	123,642
60-64 years	157,049
65-69 years	171,227
70-74 years	109,831
75-79 years	51,880
80-84 years	31,372
85+	*13,038
Total	68,499

*estimate has a relative standard error of 25% to 50% and should be used with caution

Source: www.superannuation.asn.au/ArticleDocuments/359/1710_Superannuation_account_balances_by_age_and_gender.pdf.aspx?Embed=Y

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Should I save more?

Topping up your Super with extra contributions is one way to set yourself up for a comfortable retirement.

Here are some important things to consider:

- Australia has an ageing population that is getting bigger. As a nation we are living longer. This means we are likely to be retired for longer and need extra savings as a result.
- Current ASFA retirement standard figures assume you will not be renting or paying your mortgage during retirement.

The gap between average superannuation balances at retirement age for men and women in 2015-16 was \$113,661, a difference of more than 40%^[1].

As women are far more likely to take on unpaid care roles^[2], and stop working or work part-time as a result, they also have less opportunity to build up retirement savings from Superannuation contributions. Whether you end up taking a break from work to study, travel or look after family members, you may want to consider making up for missed Superannuation payments with extra contributions now.

Salary sacrificing extra towards your super or paying lump sums, may be a good way to have a more comfortable retirement.

A financial adviser can help you plan your super for retirement guiding you through the planning process, providing clarity and peace of mind. To learn more about how we can help you plan for your best life ahead contact us on 1300 787 787 to book an appointment with one of our financial advisors.

References

[1] ASFA, Superannuation account balances by age and gender, October 2017, page 9, Table 1: Average superannuation balance by age and gender, 2015-16. www.superannuation.asn.au/ArticleDocuments/359/1710_Superannuation_account_balances_by_age_and_gender.pdf.aspx?Embed=Y

[2] PWC, Understanding the unpaid economy, March 2017, page 1, 'Women are significantly over-represented in the unpaid economy, accounting for almost three quarters of all unpaid work'. www.pwc.com.au/australia-in-transition/publications/understanding-the-unpaid-economy-mar17.pdf

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Our Financial Planners are Authorised Representatives and provide advice under the authority of ClearView Financial Advice Pty Ltd, ABN 89 133 593 012, AFSL 331 367. Qudos Bank receives a commission for referrals to ClearView. 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. These documents are available on our website.

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WesternUnion WU

Qudos Bank has entered into contractual arrangements with Western Union Business Solutions (Australia) Pty Ltd (ACN 150 129 749; AFSL 40409) ("WUBS") whereby WUBS assists in fulfilling certain foreign exchange and payment services offered by Qudos Bank to its customers (including telegraphic transfers). WUBS is part of an operating division of the Western Union Company. Qudos Bank has a revenue share arrangement with WUBS, where Qudos Bank receives a percentage of the foreign exchange margin revenue and fee revenue (where applicable) for the relevant foreign exchange service. See our Financial Services Guide for more details.

Fees and charges and terms and conditions apply. It is important for you to consider the relevant terms and conditions and Qudos Bank's Financial Services Guide and Fees & Charges brochure before you decide whether or not this financial product is right for you. These documents are available on our website.

* Funds are usually received by the beneficiary bank within 2 to 3 business days however delays may be experienced with allocation of funds to the beneficiary account by the beneficiary bank. There is no delivery period guarantee. Some currencies may take longer than others to process. WUBS conducts Periodic comparisons against publicly available rates for comparable services from 4 Australian banks. Western Union Business Solutions is an operating division of the Western Union Company.

in the community

We are grateful for the opportunity to connect with our community and participate in various initiatives across Australia. Since January, we have honoured lifelong friendships, celebrated diversity, and walked for a cause.

QCCT Walk

On a Sunday morning in March, a group of Qantas volunteers that form Qantas Cabin Crew Team (QCCT), ran their inaugural walk in Sydney and Melbourne. Through hands on activities, job skills training and education, QCCT supports a range of community activities that help less fortunate children in rural Australia and around the world. Every year, QCCT run a charity walk to raise funds and awareness in order to continue their initiative. Qudos Bank joined in on the walk to support their ongoing work. It was an active and successful morning.

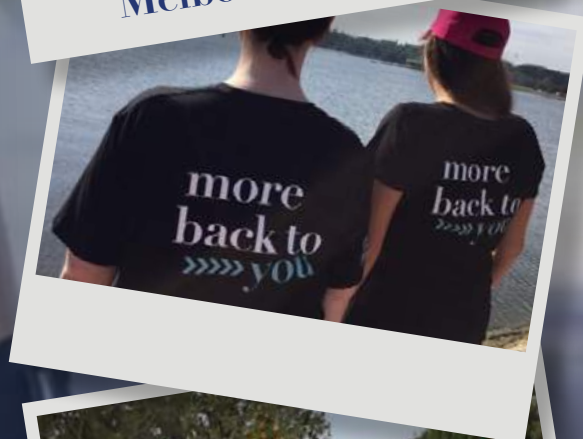
To find out more about QCCT or upcoming activities, [click here](#).



Creating Opportunities = Changing Lives



Melbourne event



Sydney event

Gender Bender Bingo Night

In March, we celebrated diversity by joining the Qantas People Services Give Back team in running a Gender Bender Bingo Night. Aside from the goal of shouting out “BINGO” and gaining bragging rights amongst co-workers, the event was held to raise funds for The Pinnacle Foundation and StartOut Australia. Both of these charities promote awareness and support marginalised or disadvantaged LGBT youth. We were able to raise a total of \$2672 which went directly to the two charities. It was a memorable and rewarding evening.



Red Tail Road to 100

There is nothing quite like the bond between co-workers that become friends. In February, we supported the Red Tail Road to 100 reunion events in Sydney and Melbourne. These events celebrate the lifelong friendships held between former Qantas employees. The initiative aims to reunite Qantas staff over a series of events across Australia and overseas in the lead up to the airline's centenary in 2020. Formerly known as Qantas Staff Co-operative Credit Union Limited, Qudos Bank was established by Qantas employees in 1959. 60 years later, the bond remains strong.

If you are interested in joining Red Tail Road to 100 Foundation, [click here](#) to view and contact the chapter in your area.

