

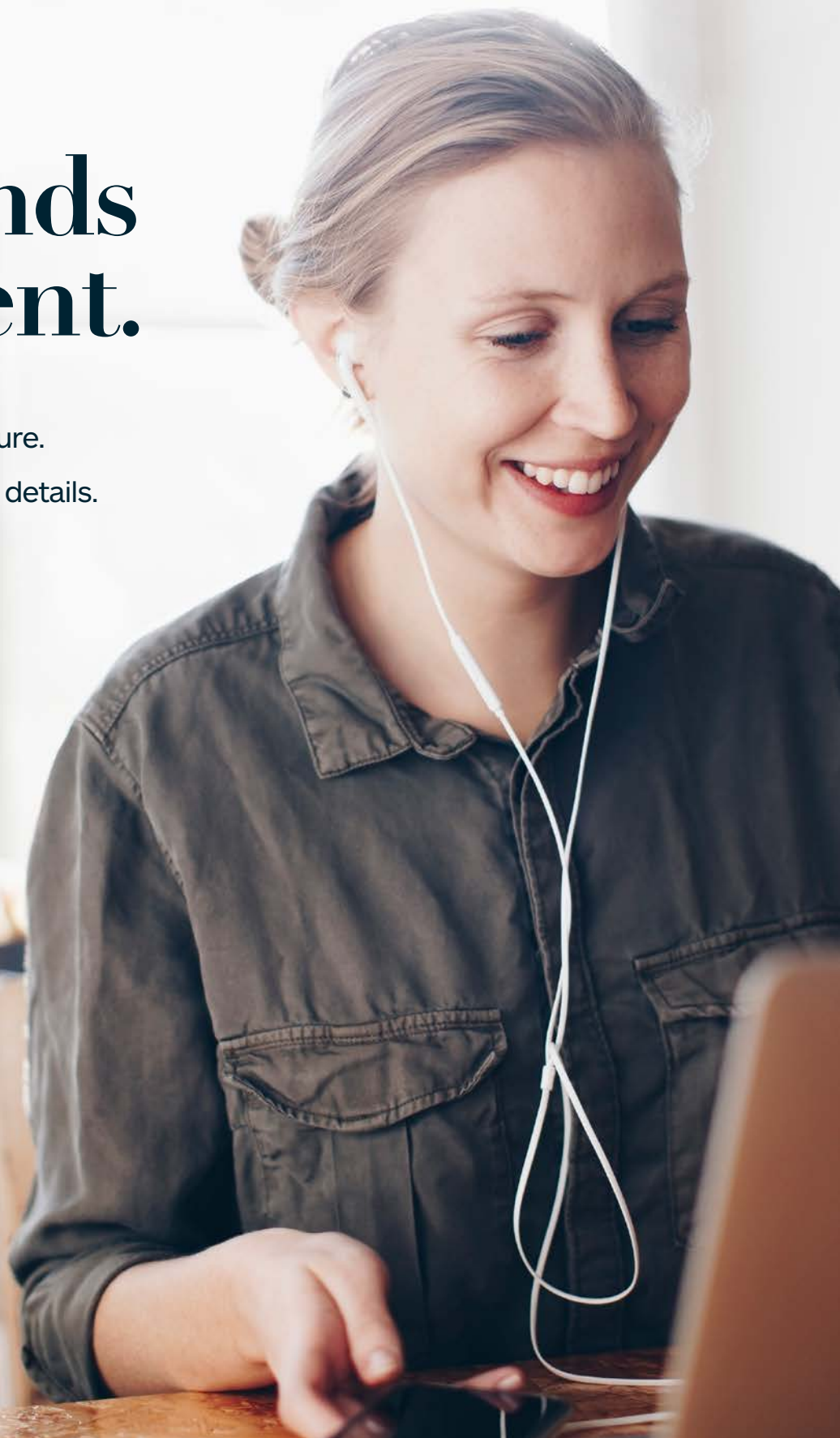


OCTOBER 2018

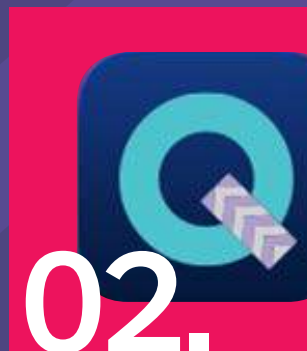
# 10 seconds well spent.

It's time to modernise -  
have your say about our future.

Visit [qudosbank.com.au](http://qudosbank.com.au) for details.



## this edition:



Mobile App  
Enhancements



Low Cost Home Loan  
- the rarest of rates!



Cue Card Updates



catch-up with

# Scott

## We're updating our constitution and we need your support

At this year's AGM we're asking for your support to help us modernise and improve our constitution.

Updating our Constitution is important to ensure our organisation remains relevant and able to operate efficiently now and into the future.

AGM Resolutions for 2018 will include a resolution to adopt a new constitution. The last major update to our Constitution was in 2006 and since then there have been substantial changes to regulatory requirements and corporate governance practices. The updates will modernise the Constitution without changing the rights of Members. They will enable us to streamline processes and procedures, creating operational efficiencies and better governance practices.

We'll be able to adopt electronic forms of communication where appropriate, which will provide efficiency gains and cost savings, and will give you flexibility to choose how you receive notices.

Details on the resolution to update our constitution can be found in the AGM booklet you should have received with your September statements. You can also read more on our website visit [qudosbank.com.au/constitution](http://qudosbank.com.au/constitution).

I want to reiterate that these updates do not change Members rights or impact our mutual status, it's about keeping up to date and improving our operations. We proudly remain 100% customer owned.

## Providing Outstanding Value

We're proud to announce that Canstar has awarded us a 5 star rating for providing Outstanding Value as a Home Lender. Home loan products awarded with a 5-Star Rating were assessed as offering outstanding value across a number of borrower profiles, which included fixed and variable rate loans.

Our broad suite of home loan options remain competitive on rate and features providing choice when selecting a loan to suit your needs.

## Empowering you to bank the way you want

Since the release of our new Mobile Banking App in July we've continued to work on the evolution of our digital banking services. We've received incredible feedback from our customers, and will continue to seek your input on what's next. We'll continue to release regular enhancements to our App, and are pleased to bring you the next release this month. This release will include a tablet edition of our App, new travel notification options, minor bug fixes and further performance upgrades. For further details on this release, read the article on app enhancements in this edition of MyQ.

## Unique rewards

In August we welcomed a group of lucky Members into our suite at Qudos Bank Arena to enjoy the sold out Pink tour. Being able to offer these unique experiences to Members across Australia is an important way for us to say thank you for your loyalty and support. With the festive season around the corner we've got more Qudos to give. Check out our latest suite competition in this edition, and keep your eyes out for another to be announced before Christmas.

Have a safe and happy holiday season.

**Scott**  
CEO, Qudos Bank

# app enhancements



## delivering more back to you

Since the release of our new Mobile Banking App in July we've been continuing to work on enhancements and updates to ensure the app meets our customers banking needs.

We've been listening to your feedback and are pleased to announce that our Qudos Bank app is available on mobile and now tablet!

The tablet App for both iOS and Android is now available for download in the App Store and Google Play Store.



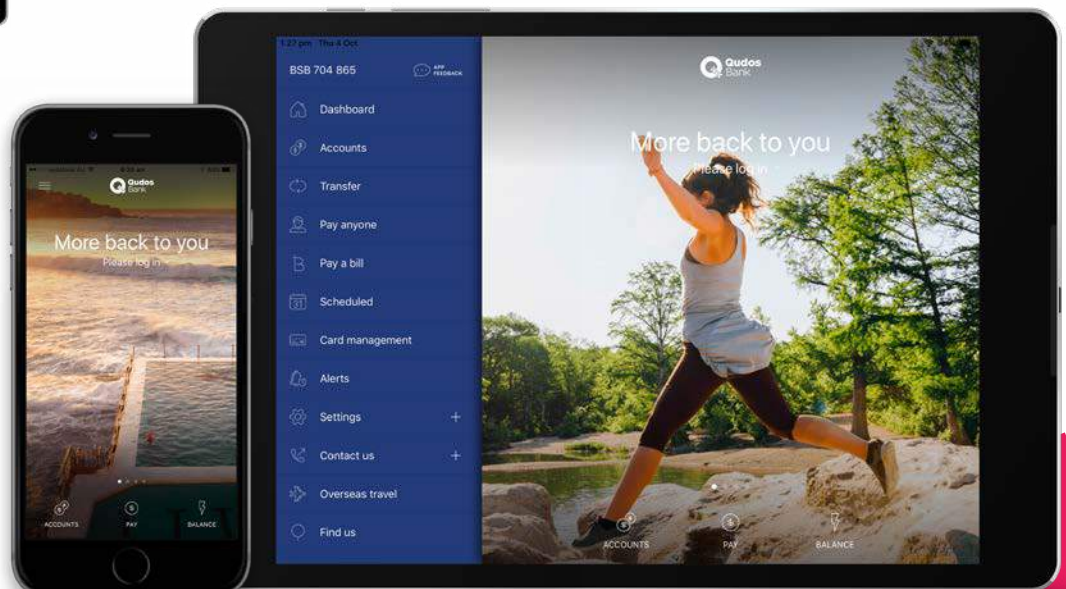
In addition to the tablet release, we've included a new travel notification feature and enabled some minor bug fixes.

You'll now be able to notify us of your next overseas trip via the App. Here you'll be able to let us know of your travel plans including departure and arrival, location and contact details before you leave.

We're committed to make banking easier and will continue to bring you new features and functionality to allow you to bank the way you want.

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.

For more, visit  
[www.qudosbank.com.au/  
MobileBankingApp](http://www.qudosbank.com.au/MobileBankingApp)





# Catch of the day

# 2.85%<sup>#</sup> p.a.

## 24 month Term Deposits

 Talk to us today!  [quodosbank.com.au](http://quodosbank.com.au)

#Rate only available for deposits of \$10,000 to \$1 million, call us if you'd like to apply for a higher term deposit amount on 1300 747 747. Interest paid monthly or annually and at maturity. Before opening an account with us, you should read our Terms and Conditions for Savings Accounts and Payment Services and Financial Services Guide on our website [quodosbank.com.au](http://quodosbank.com.au) or by calling 1300 747 747. Rates current as at time of publishing, subject to change. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865



## Secure your home or landlord insurance under one roof

**Win \$15,000 that you could use towards your mortgage or rent**

Take out an Allianz Home or Landlord Insurance policy here and you can enjoy the extra convenience of having your banking and insurance in one place.

Plus, if you take out a policy by **16 November 2018**, you'll enter into a draw to **win \$15,000**, which you could use towards your mortgage or rent payments\*.

\*Competition open to Australian residents over the age of 18 who purchase a new, or renew an existing, Allianz Home or Landlord Insurance policy through Qudos Bank from 24/09/18 to 16/11/18. Prize is drawn on 21/11/18 at Anisimoff Legal Suite 5, Erina Plaza, Central Coast Highway, Erina NSW 2250. Winner's name published in The Australian on 28/11/18. Authorised under NSW Permit No: LTPS/18/26155, ACT Permit No: TP18/01344, SA Licence No: T18/1227. Promotion terms and conditions available at [allianz.com.au/prize](http://allianz.com.au/prize). Promoter is Allianz.



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# Low Cost Home Loan

Looking for a home loan with outstanding value?

**Great news, Canstar has awarded us a 5 star rating for providing Outstanding Value as a Home Lender!**

Canstar's Home Loan Star Ratings compare prices and features across a range of home loans across the industry to determine the products that provide outstanding value to customers. Home loan products awarded with a 5-Star Rating were assessed as offering outstanding value across a number of borrower profiles, which included variable and fixed owner-occupier loans.

Our leading Low Cost Home Loan is loaded with value, it's our most popular, fully featured loan, offering a competitive low rate.

With an impressive 3.79% p.a. comparison rate along with \$0 bank fees, free 100% offset account and instant redraw, all your necessities are covered.



**3.79%**<sup>#</sup>  
p.a.  
Comparison rate

For applications received from  
24 July 2018 for established  
homes over \$150,000.

## save thousands! features and benefits



**\$0 bank fees for established homes**



**Construction loan available<sup>1</sup>**



**Free 100% offset account**



**Repayment holidays - when your repayments are in advance<sup>2</sup>**



**Instant redraw available within Online Banking**



**10% discount on Insurance products for the first year's premium<sup>3</sup>**



**Unlimited extra repayments at no cost**



**Complimentary meeting with one of our financial planners<sup>4</sup>**

Visit:

[www.qudosbank.com.au/Products/HomeLoans/LowCostHomeLoan](http://www.qudosbank.com.au/Products/HomeLoans/LowCostHomeLoan)

Alternatively, speak with one of our experienced lending specialists, call us on **1300 747 747** or visit your closest branch.

**Important Information** 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. \*Rates based on applications for new owner-occupied home loans for established homes over \$150,000 with a deposit of 20% or more received from 24 July 2018. Excludes existing loans, switching and variations. This offer can be withdrawn by Qudos Bank at any time. For more information on home loans with a deposit of less than 20% or for investment loans please call 1300 747 747. # 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. 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 have been used to calculate our comparison rate. For the comparison rate on construction loans please call 1300 747 747. 1. A \$600 establishment fee applies to construction loans. For more information and interest rates, please call 1300 747 747. 2. During the repayment holiday period, the minimum monthly repayment will be debited from your redraw (advance payments) in line with the repayment schedule of your loan. Repayment Holidays are not available on interest only loans. Applications are subject to Qudos Bank's approval. 3. Offer valid for new Allianz Home and Motor insurance policies purchased through Qudos Bank from 23/04/18 to 23/04/19. Available only for policies purchased in-branch or via the contact centre and cannot be used in conjunction with any other offer. This insurance is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 950, ASFL 234 708. Qudos Bank acts as an agent for Allianz not as your agent. 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 relevant Product Disclosure Statement and Financial Services Guide before deciding whether to acquire any product mentioned (available on our website or by calling 1300 747 747). We receive commission on these insurance products as a percentage of the premium paid for each policy. See our FSG or ask us for more details. Offer applies to standard rates (excluding optional covers) and is for the first year's premium only (unless stated otherwise). Other discounts may apply to insurance purchased via other methods. The discount may be subject to rounding. 4. All Financial Planners are Authorised Representatives and provide advice under the authority of ClearView Financial Advice Pty Ltd, ABN 89 133 692 012, AFSL 331 367. 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 relevant Product Disclosure Statement and Financial Services Guide before deciding whether to acquire any product mentioned (available on our website or by calling 1300 747 747). We receive commission for referrals to ClearView. See our FSG or ask us for more details.

# Important notice Cue Card

Cue Cards provide access to your main savings account within Australia, using the EFTPOS payment network.

Our Cue Card and its chip facility is no longer compatible with many overseas payment networks including some international ATMs and merchants. As more and more overseas networks are updated the acceptance of our card will decrease further. As a result, we no longer recommend the card for international use.

**If you're planning to travel overseas we recommend you contact us to order a Visa Debit Card.\***

Additionally, we always recommend our Members travel with a number of payment options including a Visa Credit Card (where eligible), a travel card and/or some foreign cash.

If you'd like us to organise a Visa Debit Card for you please call us on **1300 747 747** or send us a secure email within **Online Banking**.

Please note, your Cue Card can be used within Australia to access your main savings account. You can use it anywhere EFTPOS is accepted, and at all ATMs within Australia. This includes international based banks within Australia.



## Benefits of a Visa Debit Card:

- \$0 annual fee
- Use it to make purchases online or over the phone, using your own savings
- No credit application necessary
- Access to your accounts via ATM and EFTPOS terminals anywhere in the world where the Visa logo is displayed
- PayWave+ for purchases under \$100 – simply tap and go!
- ORION 24/7 card protection monitoring services
- Access to Visa's 24 hour worldwide emergency hotline
- Visa is accepted at over 24 million locations worldwide

\*If you are aged 16 yrs or older, you can apply for a Visa Debit Card (subject to approval).  
+The daily limit set for this feature is \$200 per day with a maximum transaction of \$100 per transaction. The number of transactions (within these monetary limits) is unlimited. If you exceed the payWave limit please insert your card and enter your PIN.

## announcing our 2018 AGM

To register your attendance at the meeting please contact:

Helen James on (02) 9582 3231  
or [hjames@quodosbank.com.au](mailto:hjames@quodosbank.com.au)

This year's Annual General Meeting will be held on:

**Date:** Wednesday 28 November

**Time:** 3.00pm

**Venue:** Pullman Hotel Mascot  
191 O'Riordan Street,  
Mascot NSW 2020



# man! I feel like a... Night in the Qudos Bank Suite!

From this moment on you and a friend could enjoy seeing this Country Music Rock Star from our VIP suite on 15th December! That should impress you much!

Enter at [qudosbank.com.au/thankq](http://qudosbank.com.au/thankq)

Competition terms and conditions apply and can be found on our website [qudosbank.com.au/thankq](http://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

## Western Union brought home the final score

Our international money partner Western Union ran an international payment promotion over the course of June and July where members who made a telegraphic transfer during the promotional period were entered into the draw to win a trip for two to the English Premier League. The Premier League competition was open to a number of participating financial institutions.

When the final whistle was blown we were delighted to hear that a Qudos Bank Member scored the winning goal! Congratulations to M. Roack from NSW – we hope you enjoyed your prize and can't wait to hear about your trip.

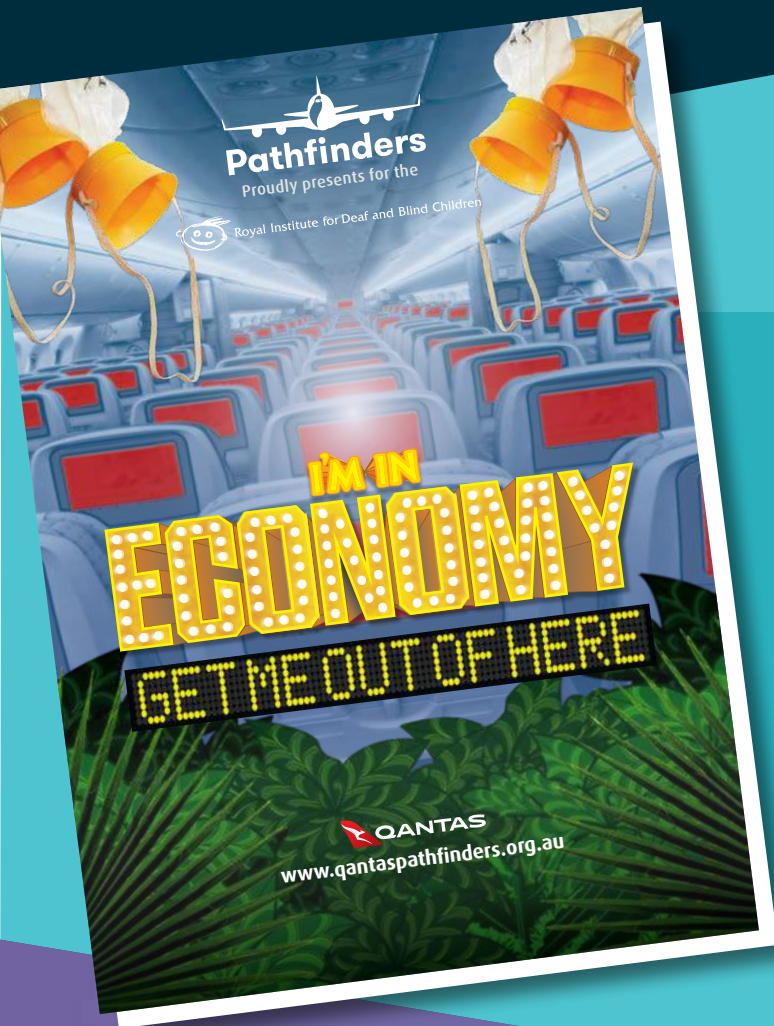
If you need to send some money overseas from your Qudos Bank account to an overseas bank account, you can do so via a telegraphic transfer\*. You have the option to send money to over 200 countries/territories in more than 130 currencies and it's a direct way of payment to the recipient's bank account.



To find out more about how you can transfer money overseas head to: [www.qudosbank.com.au/Products/InternationalMoney/SendOverseas](http://www.qudosbank.com.au/Products/InternationalMoney/SendOverseas)

Qudos Bank has entered into contractual arrangements with Western Union Business Solutions (Australia) Pty Limited (ACN 150 129 749; AFSL 404092) ("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, equal to 50% of the foreign exchange margin revenue and fee revenue (where applicable) for the relevant foreign exchange service. 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 (available on our website) before you decide whether or not this financial product is right for you. Any advice is general in nature and does not take account of your personal objectives, financial situation or needs. Because of that, you should, before acting on the advice, consider its appropriateness to your circumstances.

# in the community



## Qantas pathfinders revue 2018

**Tues 30 Oct - Sat 3 Nov**

**Doors Open** 6:45pm  
**Show Starts** 7:30pm  
**Tickets** \$50

**Venue** NORTHS  
12 Abbott Street, Cammeray

**Tickets on Sale**  
9am 11 September  
through NORTHS Box Office,  
[www.norths.com.au](http://www.norths.com.au)  
or call (02) 9245 3000

## winners are grinners

We're committed to giving back to our customers and rewarding our members for their continued support. One of the ways we do this is by running competitions throughout the year which gives members from around Australia the opportunity to enter a competition in order to win a trip to Sydney and see an artist perform live at Qudos Bank Arena.

On Saturday the 4th of August, we welcomed the prize winners of one of our recent VIP suite competitions at Qudos Bank Arena. Our lucky Members got to raise a glass and enjoy a sold out P!nk concert in style. A true superstar, P!nk dazzled her audience with her infectious energy, singing and dancing in acrobatic form, it certainly was a night to remember.



**Make sure you enter our next competition for your chance to see a country music star on the 15th December, that should impress you much!**

**[Enter at qudosbank.com.au/thankq](http://qudosbank.com.au/thankq)**



# Celebrating 100 years of Qantas

Congratulations to the Qantas Founders Museum who after the completion of the external restoration, officially launched the Qantas Super Constellation aircraft. The launch took place on the 3rd of August 2018 and was attended by 120 people. The interior restoration is now due to commence in 2019 with an expected completion by 2020. To get involved donations, big or small, can still be made by visiting [qfom.com.au/donate-to-our-museum/](http://qfom.com.au/donate-to-our-museum/).

**Keep an eye on our Facebook page for further updates.**



## Supporting Red Tail Road to 100

We are pleased to announce our support of Red Tail Road to 100 – a national organisation established to celebrate and acknowledge its members contribution to the airline and the aviation industry worldwide.

The Red Tail Road to 100 is an initiative that aims to reunite former Qantas staff over a series of reunion events around Australia and overseas in the lead up to the airline's centenary in 2020.

The organisation aims to ensure that former Qantas colleagues, now members of the Red Tail Road to 100, have a platform where they can interact with each other and continue to foster lifelong friendships. This is achieved through the numerous Milestone Reunions and also through social media channels like Facebook.

It also encourages and supports each Chapter to continually engage with their members right up to the centenary.

The Foundation Committee leads by example and fosters friendships which include involvement by former TAA and Australian Airlines staff who became part of our history after the merger of the airlines. A spokesperson said, "We recognise that the Qantas of today is a merged entity of two outstanding airlines and that as a single unit, it will reach its centenary in 2020."

The 2018 Queensland Milestone Reunion was held on Saturday 25 August and welcomed 127 former Qantas staff and partners. The event is an example of the reunions happening around Australia in the lead-up to the Qantas centenary in 2020. We look forward to sharing with you their upcoming events around Australia.



# we've kept the best news 'til last!



New loans for established homes from 24 July 2018\*

## No Frills Home Loan

Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupier	3.69%	3.69%	N/A	N/A	N/A	N/A

## Low Cost Home Loan

Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupier	3.79%	3.79%	3.89%	3.89%	N/A	N/A
Investment	4.54%	4.54%	4.64%	4.64%	N/A	N/A

## Low Cost Home Loan (Value Package)<sup>^</sup>

Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupied	3.68%	4.09%	N/A	N/A	N/A	N/A

<sup>^</sup>A package fee of \$395 is payable annually.

## Fixed Rate Home Loans<sup>~</sup>

Owner Occupier	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
1 Year Fixed Rate	3.89%	4.21%	3.89%	4.21%	N/A	N/A
2 Year Fixed Rate	3.89%	4.18%	3.89%	4.18%	N/A	N/A
3 Year Fixed Rate	3.99%	4.17%	3.99%	4.17%	N/A	N/A
4 Year Fixed Rate	4.09%	4.19%	4.09%	4.19%	N/A	N/A
5 Year Fixed Rate	4.19%	4.22%	4.19%	4.22%	N/A	N/A

Investment	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
1 Year Fixed Rate	4.39%	4.84%	4.39%	4.84%	N/A	N/A
2 Year Fixed Rate	4.39%	4.80%	4.39%	4.80%	N/A	N/A
3 Year Fixed Rate	4.39%	4.76%	4.39%	4.76%	N/A	N/A
4 Year Fixed Rate	4.59%	4.79%	4.59%	4.79%	N/A	N/A
5 Year Fixed Rate	4.79%	4.85%	4.79%	4.85%	N/A	N/A

<sup>~</sup>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-occupied home loans and 4.89% for investment home loans.



# we've kept the best news 'til last!

## Qantas Points Home Loan^^

Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupier	4.04	4.04	4.14%	4.14%	N/A	N/A
Investment	4.69	4.69	4.79%	4.79%	N/A	N/A

^^Qantas points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions, available on our website at [www.qudosbank.com.au/Support/TheFinePrint](http://www.qudosbank.com.au/Support/TheFinePrint).

## Other new loans from 24 July 2018\*

### Personal Loans

Loan Type	Rate p.a.	Comp. rate <sup>1,3</sup>
Car Loan – Secured	7.09%	7.30%
Personal Loan – Unsecured <sup>4</sup>	11.64%	12.69%
Overdrafts – Unsecured <sup>4</sup>	11.84%	N/A

### Qantas Points Car Loan^^

Loan Type	Rate p.a.	Comp. rate <sup>1,3</sup>
Fixed Rate Loan – Secured	8.59%	8.80%

^^Qantas points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions, available on our website at [www.qudosbank.com.au/Support/TheFinePrint](http://www.qudosbank.com.au/Support/TheFinePrint).

## Deposits

### Bonus Saver

Balance	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
All balances	0.05%	2.35%*	2.40%

\*Bonus Rate applied if no withdrawals are made during the month.

### Term Deposits - for new Term Deposits from the date of this newsletter

Term Deposits <sup>#</sup>	3 months	6 months	9 months	12 months	24 months	36 months
\$2,000 to \$4,999.99	1.05%	N/A	N/A	N/A	N/A	N/A
\$5,000 to \$9,999.99	1.75%	1.75%	1.75%	1.75%	2.00%	2.00%
Over \$10,000	2.50%	2.60%	2.70%	2.70%	2.85%	3.00%

\*All rates are per annum. More information on Qwealth and Retirement Savings Account interest rates can be found in the relevant Supplementary Product Disclosure Statement or Interest Rates booklet.

#### Important Information:

Loans are subject to approval. Normal lending criteria and fees and charges apply. Terms and conditions apply and available on request. 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. Construction loans are available for the Low Cost, Qantas Points and Standard Variable Rate Home Loans for a \$600 establishment fee. For more information and interest rates, please call 1300 747 747. 1. 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. 2. A loan for an established home of \$150,000, a term of 25 years and a monthly repayment frequency have been used to calculate our comparison rate. Deposit amount and loan purpose as relevant. For the comparison rate on construction loans please call 1300 747 747. 3. A 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) and a monthly repayment frequency have been used to calculate the comparison rate for all personal loans. 4. Maximum loan amount for an unsecured personal loan is \$25,000. Important note: Interest may change at the discretion of Qudos Bank. We may change the interest rate, method of calculation or the frequency of interest payments without your consent. You should also read the relevant Terms and Conditions, Product Disclosure Statement and our Financial Services Guide available on our website before deciding to apply for any of our financial products and services. Financial Claims Scheme Depositors with Qudos Bank may be entitled to payment under the financial claims scheme, subject to a limit for each depositor. More information about the scheme can be obtained from the APRA website at [apra.gov.au](http://apra.gov.au) and the APRA hotline on 1300 13 10 60.

1300 747 747 | [qudosbank.com.au](http://qudosbank.com.au)

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