



April 2021



# It's good to be home

Is it time to unearth some savings?

# Catch up with Michael Anastasi

**MICHAEL ANASTASI**

**CEO**

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**As we edge closer to what we all hope will be the end of the pandemic, I'm pleased to be seeing more friendly faces back in the office, customers visiting our branches and generally people coming together once again to go about their daily lives.**

I'm proud of our Financial Assistance team and how they responded to our customers facing financial difficulty as a result of COVID-19. A dedicated relief package has delivered a range of support including options to modify loan repayments, repayment reductions, loan term extension, and fee waivers.

During the height of the pandemic we had approximately 1,497 customers on repayment holidays with 93% returning to normal repayment terms.

We are always here to help you through difficult times. If you are experiencing financial uncertainty at any time please contact our team for assistance or visit [qudosbank.com.au/Support/FinancialHardship](https://qudosbank.com.au/Support/FinancialHardship).



## Paperless banking

We're continuing our journey to reduce our impact on the environment. Over the next couple of months will be making a transition towards providing customers with eStatements rather than paper statements wherever possible. We encourage customers to check and ensure their contact details are up to date, including email and contact numbers.

By switching to eStatements, customers can access their statements anytime, anywhere via the app and by logging into online banking. Not only does this support a sustainable environment but it will also lower the risk of identity fraud from mailbox theft. If you would like more information, [please visit our website.](#)



By switching to eStatements, customers can access their statements anytime, anywhere via the app



## Proudly delivering outstanding value

Over the years we've been recognised across several categories for our range of products and services and we are proud to continue to offer outstanding value to our customers and support through all their journeys.

I'm proud to announce that our popular Fixed Rate Home Loan has been awarded another 5-star rating. This award recognises us as one of Canstar's 2021 Fixed Home Lenders, providing outstanding value for product features, price and service.

For those of you taking a break over the Easter and Anzac day holidays, enjoy time out with your families, stay safe and keep an eye out for our latest mobile app update.



# Tech talk with Dave

**DAVID BRIDGES**  
**CHIEF INFORMATION OFFICER**

**We have seen a substantial increase in customers using digital banking as their primary form of conducting everyday banking transactions and services.**

This comes as no surprise as the world becomes increasingly dependent on technology, especially when it means a quicker and easier way to perform tasks at your fingertips.

With our latest technology enhancements, we are able to bring you new features and updates to the Mobile Banking App and our online banking platform. We remain committed to making everyday banking easier for customers.

We have new features coming soon within the mobile app and online banking including:



Spend Tracker gives you the ability to view and compare your daily or monthly spending habits. The Spend Tracker automatically categorises your transactions, so you know exactly where your money is going.



The option to identify your accounts by creating account nicknames.



Being able to save a new BPay biller or manage your favourites without having to make a payment.



The ability to view and perform joint transaction requests for accounts with more than one to sign, based on your account set-up.



View details regarding payments, interest rates and more useful information in your overdraft or credit card account.

## Dave's Tech Tip:

With the end of financial year fast approaching it's a good time to make sure you are organised, especially with your receipts. Keeping your receipts in a box in the bottom drawer of your desk is not ideal as receipts tend to fade and accidents can happen.

Storing your receipts electronically either on your phone or laptop is a great way to ensure you are ready when you need to hand all those receipts over to your tax agent. There are many apps that allow you to scan and file your documents and receipts, it's worth doing some research to find one that's right for you. It is also a great way to keep track of previous years returns in case you ever need to go back to them or provide proof of purchase.

For FAQs and to find out more about our Mobile Banking App and Online Banking updates visit [qudosbank.com.au](https://qudosbank.com.au).

Enjoying your App experience? Please rate us in the Apple Store or on Google Play.

*Download the Qudos Bank App*

# Around the traps

ANTAR CHAHINE  
CHIEF RISK OFFICER

## The psychology behind why people fall for scams and how you can protect yourself.

According to the Australian Competition and Consumer Commission (ACCC), scams cost Australians over half a billion dollars every year<sup>1</sup>. A scarier stat is that it's estimated that only 13%<sup>2</sup> of victims make a report, which means actual losses are likely to be considerably higher.

That begs the question - [why are so many people worldwide falling victim to scams?](#) There are many psychological factors that influence why people fall victim.

Scammers are well-versed in using psychological tools to convince their targets they can be trusted, before manipulating them into handing over their private information or money.

To help you spot fraud and avoid becoming a victim yourself, we've detailed the most common scams in Australia and the psychological tools used to commit them.

### Victims of scams

While many may assume that it's primarily the elderly or the vulnerable who fall victim to scams, they can affect all Australians. In fact, the most recent data from the ACCC<sup>3</sup> shows that over half of all victims of fraud are under 54 years of age.



We've detailed the most common scams in Australia and the psychological tools used to commit them

### The most frequently reported scam types in Australia are:

- > Investment scams
- > Dating and romance
- > False billing
- > Hacking
- > Online shopping scams
- > Remote Access Scams

We've detailed these extensively in our online [Fraud and Security Hub](#), including tips on red flags to watch out for.

A key recommendation is to be wary of all incoming communications you receive, especially from strangers. The most common way scammers contact their victims is by phone (41.4%), with email (24%), text messages (16.6%) and the internet (7%) accounting for the remainder<sup>4</sup>.

## Psychological tricks of the scam trade

When you're armed with the knowledge of what to look out for, it makes it easier to understand how potential scammers may be using psychological tricks to try and build rapport and trust.

## Returning the favour

When someone gives us something or helps us, we usually feel obliged to do something for them in return – it's called 'the law of reciprocity'.

Scammers use this feeling of obligation to their advantage by offering an exclusive opportunity or even a small gift when reaching out to their targets. Scam victims may then feel obligated to offer something in return, which can result in something of value being requested e.g. a payment.

Investment scams often use this technique by offering targets the ability to access an 'exclusive' opportunity or by actually delivering a small reward to build trust, before asking for something in return.

## Just a bit more

Usually when we're asked a question or make a commitment, most of us like to be helpful and obliging. Scammers use this against us to create what's known as 'momentum of compliance'. They ask something small of their victim then slowly increase their demands until they get what they want.

This initial 'ask' can be something as small as asking a question about how your day is going which, once answered, means that we may feel obliged to continue talking. Once started, it can be difficult to finish a conversation without feeling rude and the scammer may take advantage of this to start probing for other information e.g. to ask about who you bank with, or other private information.

To avoid falling into this trap be mindful of questions from strangers, no matter how small, as it may be the first in a series of stepping stones to larger requests.

## Following the herd

If we're unsure, it's common for all of us to look to our peers for guidance and it has been proven that people are more likely to do something if they feel that others have done it too.

Scammers may leverage this principle of 'social proof' by presenting an offer as something that has been taken up by "the majority of others" who they have contacted. After all, if 80% of people have done this, wouldn't it be a good idea for you to do it too?

To avoid falling victim to this technique, always consider whether an offer is right for you and it can be a good idea to seek professional advice before making any commitments.



## Just like me

The 'principle of similarity' notes that people are more likely to like and trust others who they feel are similar to them.

If someone has a similar outlook in life, grew up in the same area, or has similar interests to us, we are more likely to be positively predisposed towards them than someone who shares none of these traits with us.

Scammers know this and may take the time to learn about us and establish similarity when they approach us. With the amount of information that is now available online and through social media, this is easier than ever before and even a small similarity can be enough to get people to lower their barriers when they otherwise would not.

This technique is often used to perpetrate romance scams, where the scammer uses similarity to create a relationship with the victim then asks for gifts or financial assistance.



People are more likely to like and trust others who they feel are similar to them



## Authority and fear

Most of us respect authorities like the Federal Government, the Police or the Australian Taxation Office. So when we receive communications from them, we're likely to take note and do as they request.

Scammers use this to their advantage by impersonating authorities and making demands of their victims – often using threats to request payments for fictional breaches of laws. In 2020, these types of scams were on the rise with over 7,100 reported<sup>5</sup>.

Remember, authorities are unlikely to threaten you and you should never hand over credit card or bank details over the phone or via email without verifying the recipient first.

## Fear of missing out (FOMO)

If something is scarce or there's time urgency, we often experience FOMO. This can cause us to act rashly without fully considering our actions.

Scammers take advantage of this to increase the perception of urgency, asking their victims to take action immediately or risk missing out on a reward or benefit. This pressure can result in victims making mistakes like handing over their financial and personal details without thinking about the consequences.

To avoid falling prey to this technique, remember that if something seems too good to be true, it usually is. You should always take your time and do your own research from independent or reputable sources before accepting an offer or opportunity.

## Be scam safe

The more you know about scams and scammers, the better you'll be able to protect yourself against them. Find out more about common scams and how Qudos Bank protects you at our [Online Fraud and Security Hub](#).

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<sup>1</sup> [https://www.accc.gov.au/system/files/1657RPT\\_Targeting\\_scams\\_2019\\_FA.pdf](https://www.accc.gov.au/system/files/1657RPT_Targeting_scams_2019_FA.pdf) (page 3)

<sup>2</sup> [https://www.accc.gov.au/system/files/1657RPT\\_Targeting\\_scams\\_2019\\_FA.pdf](https://www.accc.gov.au/system/files/1657RPT_Targeting_scams_2019_FA.pdf) (page 3)

<sup>3</sup> [https://www.accc.gov.au/sites/www.accc.gov.au/files/1657GRH\\_Targeting\\_scams\\_Media\\_infographic\\_D01.png](https://www.accc.gov.au/sites/www.accc.gov.au/files/1657GRH_Targeting_scams_Media_infographic_D01.png)

<sup>4</sup> [https://www.accc.gov.au/system/files/1657RPT\\_Targeting%20scams%202019\\_FA.pdf](https://www.accc.gov.au/system/files/1657RPT_Targeting%20scams%202019_FA.pdf) (page 16)

<sup>5</sup> <https://www.scamwatch.gov.au/news-alerts/government-impersonation-scams-on-the-rise>



# Follow our adventures

Be the first to know about Qudos news



# ThankQ Mum!



## WIN!

**Reward a deserving Mum in your life.**

To enter the competition simply:

 **Like** or **follow** us on [Facebook](#) or [Instagram](#)

 **Tag** a special Mum

 **Comment** and tell us their best life advice

We're giving away 4x gifts this Mother's Day as our way of saying #ThankQ!

Mums always have the best life advice. Tell us the best advice you've received from a special mum for your chance to win!

**2x First Prize: \$250 hamper**

**Second Prize: \$200 hamper**

**Third Prize: \$100 hamper**

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This is a game of skill where an eligible entrant can win one of four hampers (valued at \$250 for first prize, \$200 for second prize or \$100 for third prize) by liking or following the Qudos Bank Facebook page or Instagram page and tagging a mum in a public comment on the Qudos Bank Facebook or Instagram page and telling us the best advice she ever gave you. One first prize will be awarded to a Qudos Bank customer and one first prize will be awarded to a non Qudos Bank customer, with second and third prizes open to customers and non customers.

Entries must be submitted between 12:00pm Friday 9 April 2021 and 4pm Friday 30 April 2021 (AEST). Judges may consider more than one entry per person. Judges' decision is final. Judging will take place on 4 May 2021 and the winners will be notified through phone or email and announced on Facebook by 5 May 2021.

Entry is open to Australian residents, 18 years old or over, the person tagging must be a member of Qudos Bank at the time of entry and at the time the prize is awarded for the first prize. Prizes cannot be transferred or redeemed for cash. Qudos Bank employees are not eligible to enter. Entries must adhere to Facebook's Community Standards [www.facebook.com/communitystandards](http://www.facebook.com/communitystandards).

# Meet the branch

## Qantas Campus

Our Qantas Campus branch has been serving the Mascot area for seven years and continues to offer outstanding service and support to customers.

Whether you need help with reaching your financial goals, refinancing or your everyday accounts, our Campus branch team are here to support you no matter what your query.



**LEFT TO RIGHT**  
**KRISTOPHER HAYDE, BEN JACOBS,**  
**BOBBY REDDY, MARCUS LAZAREVSKI**

**We caught up with Branch Manager, Kristopher Hayde to get an insight into his experience working at the Campus Branch.**

### **What does being part of a customer-owned bank mean to you?**

There is a great sense of caring for the individual customer and providing a high level of service. It's all about the people, not just our customers, but looking out for our staff as well.

### **What's your favorite thing about working with Qudos Bank customers?**

They are really friendly and enjoy their banking experience with us. I have been impressed at the long term loyalty of so many of our customers who are proud to tell me about that, it means something to them.

### **What's been a positive impact to your team over the past year?**

Adjusting and working together with all the on-going changes that COVID-19 has presented, it's made us a stronger team.

### **How have you and your team been able to work and manage the needs of customers over the past year?**

We are very mindful and sensitive to our Qantas Members and the significant impact COVID-19 has had on their lives and careers; we share some of that with them as they talk about their banking needs with us.

# We answer your FAQs:

## How do I register for the Qudos Bank App?

To register you'll need your Member number and online banking password.

1. Download the Qudos Bank App from the app store.
2. Add your Member details to the registration page.
3. Set up your chosen access pin and you can enable additional security like fingerprint or Face ID, where available.
4. Registration requires a one-time security password to be delivered to your phone.\*

\*This one-time password will be sent via SMS at no charge by Qudos Bank, however you may incur charges associated with data roaming from your mobile provider.

Please see our Qudos [Banking App registration video](#) for further information.

## How do I activate my card?

You can activate your card through Online Banking or the Qudos Bank Mobile App, simply head to the "Card Management" tab within the menu, select the card you'd like to activate and follow the prompts. For more information visit [qudosbank.com.au/Support/ActivateYourCard](https://qudosbank.com.au/Support/ActivateYourCard).



# ePayments Code



## What is the ePayments Code?

The ePayments Code is a voluntary Code regulating consumer electronic payment transactions, including ATM, EFTPOS and credit card transactions, online payments, internet and mobile banking, and BPAY®. Detailed information about the Code can be found on the ASIC website.

## Our responsibilities to you under the code?

As a subscriber to the ePayments Code we will:

- > Provide customer disclosures in relation to fees, transaction limits and other terms and conditions;
- > Give receipts and statements in certain circumstances; and
- > Provide consumer protection in cases of fraud and unauthorised transactions, including online mistaken payments.

## How can you protect yourself?

By managing your card and pass code security.

### Pass code security

Pass code means a password or code that you must keep secret, that may be required to verify you or authenticate a transaction. Examples include your card PIN, internet or telephone banking password or a code generated by a security token.

Did you know if you run into a situation where you lose your card or it gets stolen, you can lock it instantly within the Mobile App or Online Banking?

You can also change your pass codes as frequently as you like, giving you extra security and peace of mind.

### Our guidelines for keeping your pass code secure:

- > Don't let anyone see you enter your card PIN. Cover the keypad with your hand when entering your pass code.
- > Don't select a pass code that could easily be associated with you, such as a birthday, phone number or postcode and don't use anything else that's too simple to figure out.
- > Don't disclose your pass codes to anyone, this includes family members, friends or additional card holders.
- > Don't choose a pass code which is a numerical sequence or pattern (e.g. 1,2,3,4 or, 5,5,5,5), choose random selections as these offer stronger protection.
- > Don't let anyone else use your pass code or cards, only you should have use of your cards.
- > Do not respond to an email, phone call or text asking for your pass codes. Qudos Bank will never ask for this information.
- > Keep your card secure at all times.
- > Memorise your pass codes! DO NOT record your pass codes on your card, mobile phone or computer.

## Card security

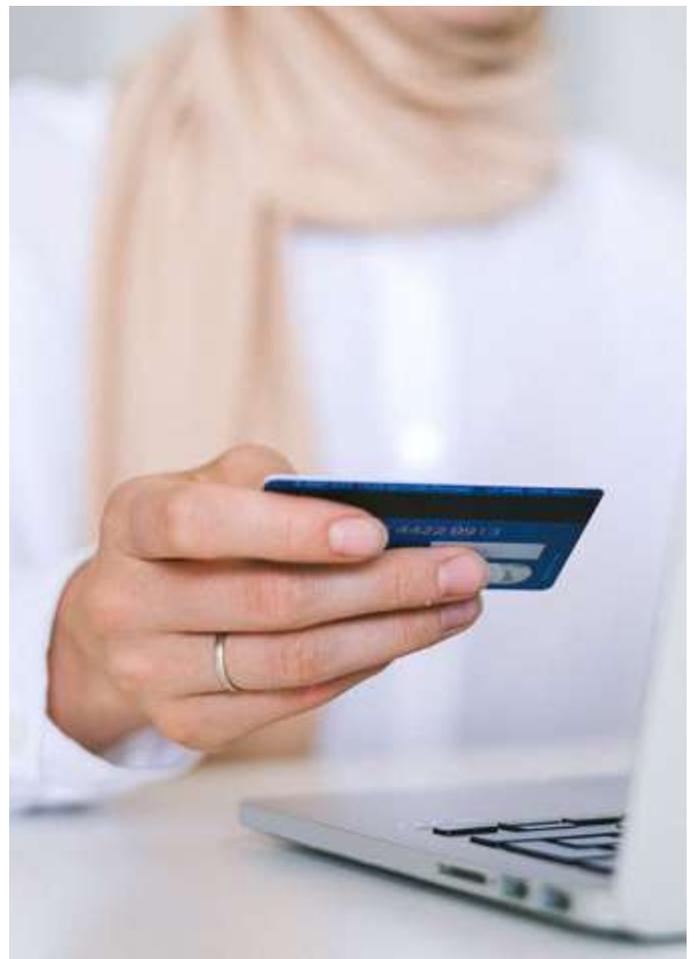
At Qudos Bank, we take your security seriously. That's why our credit and debit cards come with security features that help protect your information. We've also implemented a number of different initiatives behind the scenes to help protect you and your card.

### To keep your card transactions safe, we:

- › Partner with ORION, to monitor suspicious card transactions 24/7.
- › Issue cards which have been embedded with a security chip, making it more difficult to copy your card details.
- › Protect your online Visa card transactions using Verified by Visa.
- › Offer SMS and email alert notifications to notify you of purchases.
- › Allow you to manage your card in Online Banking and the Mobile App, making it easier for you to report a card lost or stolen, anytime and anywhere.
- › Allow you the ability to change your PIN online.
- › Remember, you should always protect your card like it's cash and never hand over your card or card details to anyone if you're unsure.

If you have noticed suspicious activity on your account or suspect someone may know your personal account or card details including your PIN, or if your card is lost or stolen, please ensure that you report it immediately in the Mobile App, Online Banking or by contacting us on 1800 621 199 (24 hours toll free) or during business hours 1300 747 747.

Please note: These are guidelines only. While following these steps will help you to protect your card and PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further information please see our [Terms and Conditions for Savings Accounts and Payment Services](#) or [ePayments Code](#).



# In the community



## Celebrating the iconic history of Qantas

2020 was a significant year for many reasons with one of them being the centenary of Qantas. In March we helped celebrate the rich history of Qantas, paying homage to our founders, the men and women of Qantas.

This spectacular event was hosted by the museum in Longreach, to celebrate the centenary year and officially open the new Airpark roof with a spectacular lights show.

We look forward to sharing more of the celebrations and their events program in the coming year. To find out more about Qantas Founders Museum and the events visit [qfom.com.au](http://qfom.com.au).



We look forward to sharing more of the celebrations

## Making an impact

Qudos Bank have supported Greenfleet since 2007 in their mission to protect our climate by restoring our forests. We recognise the importance of playing our role in helping the environment and each year Qudos Bank offsets staff fleet and flights. To date, Qudos Bank with the help of Greenfleet have planted close to 50,000 trees across 500 biodiverse forests and have offset over 13,000 tonnes of carbon emissions.

As a customer of Qudos Bank thank you for your support in helping us create a better future for our planet.

To find out more about the CSR initiatives we support visit <https://www.qudosbank.com.au/AboutUs/CSR>.

Greenfleet | Qudos Bank

## Our impact

- Supporting since 2007
- 13,174.41 tonnes of carbon offset
- \$186,285.84 donated

# Win one of fifty \$200 gift card vouchers\*



Send or receive money overseas by a telegraphic transfer using our International Payment service, powered by Western Union Business Solutions and you'll go into the draw to win a \$200 gift card voucher

WesternUnion WU

Business Solutions

To find our more visit [qudosbank.com.au/winwithwesternunion](https://www.qudosbank.com.au/winwithwesternunion)

Promotion starts 12 April 2021 9:00 AM AEST and closes 31 May 2021 11:55 PM AEST. Entry to the Promotion is open to Australian residents in all states/territories who fulfil the method of entry requirements/eligibility requirements. Employees of [F] are not eligible to participate. Prize is one of fifty \$200 gift card vouchers. Prize draw 3.00pm 4 June 2021. Winners will be notified via Email or Phone/SMS by 8 June 2021 and published on [business.westernunion.com/en-au/](https://business.westernunion.com/en-au/).

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# Could you save by refinancing your home loan?



## For many people, their home loan is the largest financial commitment they'll ever make

The sheer size of the numbers and the length of the loan can mean that seemingly small changes to interest rates can make a surprisingly large difference over time.

With interest rates lower than ever, now could be a good time to compare your interest rates and fees to make sure you're getting the best deal. Refinancing could save you thousands of dollars, simplify your debt and make it easier to pay your loan off sooner.

## Why right now could be a great time to refinance

Over the last decade, home loan interest rates have been on a downward trend. Now could be a great time to refinance - you might be surprised how low your rate could be.

As with any financial decision, however, it's important to consider your personal circumstances and seek expert advice before you make any changes.



You might be surprised how low your rate could be

## Is refinancing a good idea for me?

Whether refinancing makes sense for you is completely down to your individual situation, but there are some factors that make it more likely that it might be beneficial:

### > If you haven't refinanced in a long time

If you haven't refinanced in a long time, your current interest rate may no longer be competitive with the rates currently available.

Take a look at [Qudos Bank's home loan interest rates](#) to see how yours compares.

### > If your fixed term is coming to an end

When you sign up to a fixed rate term, many lenders will offer a special reduced rate, especially if you're a new customer. But when a fixed term ends, it's common for borrowers to be rolled onto a higher variable rate. If your loan's fixed term is coming to an end, now might be the perfect time to consider refinancing to lock in a competitive rate.

### > If you have several separate debts

If you have several individual debts, whether they are car loans, credit cards or personal loans, you may find that keeping up with all your repayments can be difficult. Refinancing may allow you to consolidate those debts into your home loan to make them easier to manage while also being able to take advantage of the lower interest rates that home loans typically offer.

### > If you want to top up your home loan

You may also be able to refinance in order to top up your home loan. Common reasons that homeowners might top up their home loan is to fund renovations.



## Making sure refinancing pays off

Before you refinance you should always seek expert advice and take a close look at your financial situation to ensure the change will save you money. It's particularly important to consider the costs of both exiting your current mortgage and securing a new one to replace it.

Old-fashioned home loan exit fees that punished borrowers if they wanted to repay their loan early were banned on 1 July 2011, but home loan providers can still charge fees to cover losses directly connected to a borrower exiting a loan early. This may be, but are not limited to:

- › A discharge fee to cover your current lender's administration costs to end your loan contract.
- › Break costs if you are refinancing before the end of a fixed term.

Your new lender may also charge to register your mortgage, value your property, process your application and legal costs to settle the loan. As well as considering the cost to end your current loan and secure a new one, you should compare the ongoing costs of servicing your existing and potential new loans.

When comparing two loans it's generally better to use the comparison rate rather than the advertised rate. The comparison rate gives a better indication of the overall cost of the loan because it includes fees and charges.

**Tip:** Watch out for loans with advertised interest rates that are much lower than their accompanying comparison rates - these may indicate that the loan charges high fees.



Before you refinance you should always seek expert advice



## How much could refinancing save me?

The amount that you could save depends entirely on your current loan and situation. However, according to Australian Competition & Consumer Commission (ACCC) chair Rob Simms, many people are paying more than they need to, “A significant number of Australian home loan borrowers have not switched lenders for several years, yet they stand to save so much money by doing so.”<sup>1</sup>



In fact the ACCC's recent inquiry<sup>2</sup> into the home loan market found that:

- Consumers who hadn't refinanced in 3-5 years are paying, on average, 58 basis points (0.58%) higher interest rates than they would with the average new loan. On a \$250,000 loan, that could be \$1,400 extra in interest in the first year.
- Borrowers who hadn't refinanced for 10 years or more are, on average paying 104 basis points (1.04%) more.

If you feel that now could be a good time to refinance, we'd love to help. Take a look at [Qudos Bank's full range of home loans](#) or [get in touch](#) to talk to us about whether refinancing makes sense for you.

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You should read and consider the relevant terms and conditions and our Financial Services Guide available on our website [qudosbank.com.au](http://qudosbank.com.au), before deciding whether to obtain any of our financial products or services.

<sup>1</sup> <https://www.accc.gov.au/media-release/home-loan-borrowers-missing-out-on-significant-savings-by-not-switching>

<sup>2</sup> [Home loan price inquiry - final report.pdf \(accc.gov.au\)](#)

# Cars create memories

Make some new ones with our secured car loan<sup>^</sup>

6.19%<sub>p.a</sub> | 6.40%<sub>p.a</sub><sup>#</sup>  
Variable Rate | Comparison rate

\*Important Information\* <sup>^</sup>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 17/11/2020.

## More than a home

2.74%<sub>p.a</sub><sup>#</sup>

Low Cost Home Loan Comparison Rate<sup>^</sup>

gym  
school  
hair salon  
restaurant  
cinema  
office

<sup>#</sup> 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. Applications from 21/07/2020 for established owner-occupied homes over \$150,000. P&I repayment, deposit of 20% or more. 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 rates assume a loan for an established owner occupied home, for an amount of \$150,000 with monthly repayments, principal and interest repayments, with a deposit of 20% or more and a loan term of 25 years. You should read and consider the relevant Terms and Conditions and our Financial Services Guide available on our website [qudosbank.com.au](http://qudosbank.com.au), before deciding whether to obtain any of our financial products or services. Rates current as at 17 November 2020. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865



# Wellbeing with Wendy

**WENDY HADENHAM**  
**EXECUTIVE MANAGER HUMAN RESOURCES**

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## Juggling work/life balance

### 1. Be flexible

In the last year, we have been forced to adjust and re-evaluate our daily routines to include greater flexibility with plans and schedules for working and family time. Knowing your own work style and preference can help you plan successfully while still leaving room for flexibility.

Research shows<sup>1</sup> some people are “integrators”, who cope well with multitasking and switching between work and personal tasks, while “segmenters” prefer to keep things separate and have strong boundaries.

### 2. Plan each day ahead of time

Ensuring you are organised for the week ahead can help create the right routine for you and your family. You could try colour coding family, social and work responsibilities to help understand your priorities for each day. Also, don't be afraid to call in for some help! Whether it's your partner, family, friends, or babysitters, calling on them ahead of time can help mitigate the last-minute chaos of struggling to organise and delegate help.





## Build a community of social support, this can have positive effects on your mental well-being

### 3. Try to leave work at work

Have you ever tried to fall asleep at night but instead you are thinking about everything you must do at work the next day? Writing a to-do list before signing off for the night can help make sure you are organised for the next day so you can get a proper night's sleep.

You can also improve your mindfulness at home by keeping a gratitude journal and writing down your achievements for the day, cultivate curiosity and connect with your friends and family by really getting to know them beyond how their day was.

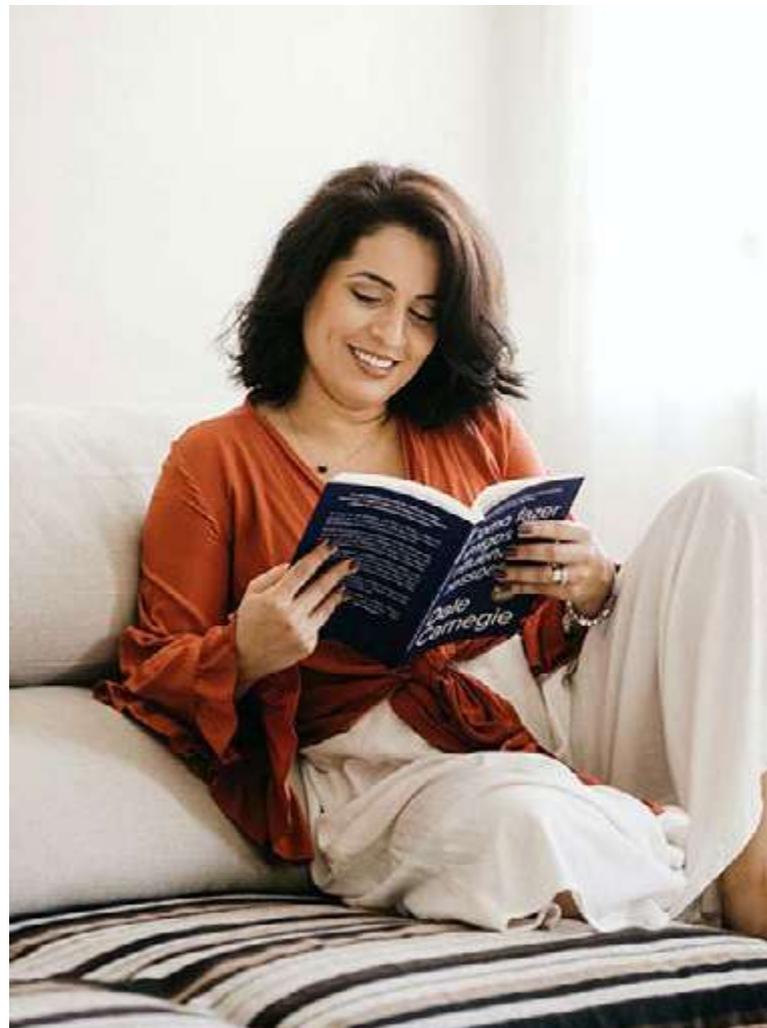
### 4. Build a community

Build a community of social support, this can have positive effects on your mental well-being and efficiency. Support can be shown in forms like taking turns supervising children or organising play dates with friends and family or even neighbours. This can free up some of your precious time to focus on errands that need to be done.

### 5. Look after yourself

Don't forget to schedule some R&R time for yourself. Be generous to yourself by scheduling in some reading time or to have a relaxing bath. Burnouts can happen because we don't give ourselves time to recover and refresh.

As our schedules are changing, its also important to avoid beating yourself up for making mistakes or missed appointments, be patient as you need to adjust to new norms, learn from each day and take note of what works and what doesn't.



<sup>1</sup> <https://journals.aom.org/doi/abs/10.5465/amr.2000.3363315>