



APRIL 2018

thank
mum 
Happy Mother's Day



this edition:



Managing your card
and pin security



Q&A with our CFO



Celebrating 100
years of Qantas



catch-up with

Scott

The first quarter of 2018 has undoubtedly been busy, delivering changes to improve your experiences with us, and adding to the services we can provide to you and your family.

We're thrilled to have opened our new Brisbane branch in Ascot this March, providing Brisbane customers with more convenient public transport options and parking accessibility.

We've also added to our service offering, recently launching a new specialised service under our financial planning umbrella, helping you and your loved ones navigate the complex area of Aged Care Planning.

We've recently set in motion some upgrades to our banking platforms which will enable us to improve our Online and Mobile banking services.

Speaking of new payment services, you may have heard of Osko (a new faster payment service that allows customers to make payments in under a minute) and PayID (which allows customers to use email, phone numbers, or even ABNs, instead of an account number and BSB). These services simplify payment transactions and we look forward to launching them to our customers in the second half of 2018.

On the subject of upcoming releases, I wanted to take this opportunity to let you know that our new mobile banking app for IOS and Android is expected to launch early in the second half of 2018. Keep an eye on the news section of our website.

On a final note, we'd like to thank all the mums across Australia. This issue of MyQ celebrates Mother's Day including a competition for an unmissable event at Qudos Bank Arena, as well as recognising a special Mum of our very own Chief Financial Officer, Michael Anastasi. We bring back an old favourite – the recipe page, where Michael and his mum, Connie share a family recipe – make sure to check it out on page 5 and try it for yourself!

Scott
CEO, Qudos Bank



welcome to our new **Ascot branch!**

On Monday the 12th of March 2018 our newest branch opened in Ascot, Brisbane. The opening was attended by several Qudos Bank employees, including our CEO Scott King and our Executive Manager Retail Banking, Stephen Swannell who were there to officially open the new branch.

The new location provides greater accessibility to public transport and parking facilities. The branch will primarily provide assistance to customers in the market for a home loan or those looking to refinance, as well as offering financial planning services and advice.

General account services will be limited, with those requiring cash withdrawals or deposits encouraged to use alternative options in the local area through Australia Post and Westpac.

Come and meet our experienced team of personal bankers and lending specialists between 9:00am to 5:00pm Monday to Friday.



managing your card and pin security



Did you know if you run into a situation where you lose your card or it gets stolen, you can lock it instantly within Online Banking? You can also change your PIN as frequently as you like, giving you extra security and peace of mind.

Our Top Tips for keeping your PIN secure:

- Don't let anyone see you enter your pin. Cover the keypad with your hand when entering your pin.
- Don't select a PIN 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 PIN to anyone, this includes family members, friends or additional card holders.
- Don't choose a PIN 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 PIN or card, only you should have use of your card.
- Do not respond to email, phone call or text asking for your PIN or password. Qudos Bank will never ask for this information.
- Keep your card secure at all times.
- Memorise your PIN! DO NOT record your PIN on your card, mobile phone or computer.
- If you have noticed suspicious activity on your account or suspect someone may know your card details & PIN you must contact us immediately.
- Report your card immediately if it becomes lost or stolen. Call 1800 621 199 (24 hours toll free) or during business hours (Monday-Friday 7am-7pm and Saturday 9am-5pm) on 1300 747 747 or log into Online banking.

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.

Back to Basics with a great rate

3.69%[#] p.a.

No Frills Home Loan[^]

#Comparison Rate



 1300 747 747

 qudosbank.com.au

Loans are subject to approval. Normal lending criteria and fees and charges apply. Available for new home loans for established homes over \$150,000 for applications received from 11 December 2017. Principal and interest repayments only. Excludes existing loans, switching and variations. This offer can be withdrawn by Qudos Bank at any time. #WARNING: This comparison rate applies 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 loan of \$150,000, monthly repayment frequency and a term of 25 years. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865. Before opening this home loan with us, you should read our Financial Services Guide (available on our website) and to see our terms and conditions, call us on 1300 747 747.



helping you plan for aged care

We've recently introduced Aged Care Planning services to our offering, recognising the increasing ageing population and the needs of our customers requiring assistance in this area.

Recent figures show the population of Australians aged over 85, will triple over the next 30 years¹, resulting in longer time spent in retirement and possibly an extended number of years in aged care.

Preparing for Aged Care can be emotional for families, however we're here to help and make things easier with the guidance of our financial advisers who can assist with this often complex process. Our advisers can help you identify:

- What your options are and any entitlements that may be available to you
- What costs you'll need to consider, and how they may impact your financial situation
- Age pension eligibility and how this will affect estate planning

Early preparation and good advice can take the stress out of Aged Care decisions for you and your family, here's how a qualified aged care financial adviser can help.

1

Assist you to make informed decisions about your options including reviewing your assets which may include property

2

Guide the decisions and actions needed to secure the appropriate level of care

3

Tailor your estate plans to meet your specific needs

4

Provide confidence and peace of mind

Getting the right advice on this often emotional topic is key to ensuring the best care for you and your loved ones.

Call us on 1300 787 787 to schedule an appointment or book online at quodosbank.com.au

¹McCrindle Research "Demand vs Supply: Australia's Aged Care Puzzle", <http://mccrindle.com.au/the-mccrindle-blog/demand-vs-supply-australias-aged-care-puzzle> (May, 2014). Qudos Bank 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. This information is of a general nature only and has been prepared without taking into account your particular financial needs, circumstances and objectives. While every effort has been made to ensure the accuracy of the information, it is not guaranteed. You should obtain professional advice before acting on the information contained in this publication.

You should read any relevant product disclosure statement, our Financial Services Guide (available at www.quodosbank.com.au), ClearView's Financial Services Guide and ClearView Financial Advice Privacy Policy (available at <https://www.clearviewadvice.com.au/Documents/Privacy-Policy>) and consider talking to a financial adviser before deciding to acquire or hold any product.



Q&A with Michael Anastasi

CFO at Qudos Bank

Celebrating Mother's Day with Michael and his mum Connie

How long have you been with Qudos Bank?

14 years

Who belongs to your family?

I'm 1 of 7 children and have a twin brother. Double trouble! I was the best behaved of course and ate the most too. Mum's cooking is too good.

What is the fondest memory you've shared with your mum so far?

Dad continually turning on the lights at Jenolan Caves during a tour when we were kids because he didn't like the dark and mum yelling at him to turn them back on.

What is your favourite recipe she's created?

Koupepia – a traditional Greek recipe.

how to make

koupepia

Serves 4

Ingredients:

0.5 kg mince meat lean
3 cups rice (sun rice)
3 onions (finely chopped)
1 kg of tomatoes diced (can use tinned tomatoes)
1 tbspn tomato paste
Salt and pepper
2 tsp dried mint leaves
Grape Vine Leaves or substitute with 3 silver bunches of beets spinach (leave for 10-15 minutes)

Method:

The Filling

Fry the diced onions lightly in oil
Add tomatoes and reduce slightly
Add tomato paste (1 tbspn), rice, mince, salt and pepper and dried mint. Squeeze in lemon juice.

Cook on low heat for 5 minutes until the rice absorbs the fluid.

Prepare the leaves

Cut off the leaves of the spinach and Blanche in boiling water until softened. Remove leaves and place aside, ensure there are no stems. Place filling in the leaf and roll, sealing the sides and layer tightly in a pot. Fill the pot with warm water and cook till the water boils then reduce heat to simmer for 30-40 minutes.

Keftedes:

Ingredients

0.5 kg mince
3 cups bread crumbs
1 kg potatoes
1 kg onions
Parsley (1 bunch)
2 tsp dried mint
Salt and pepper

Method:

Peel potatoes and grate them (non-fine side). Cut onions in small pieces diced and add in. Add bread crumbs and finely chopped parsley. Add mince, mint and salt and pepper. Mix well and set aside in the fridge, preferably leave overnight and remix. Finally, roll and cook in oil.



Mother's Day
competiton

WIN

Get the party started!

Win 2 seats in our arena suite on 4th August for you and a deserving mum.

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 | BSB 704 865.

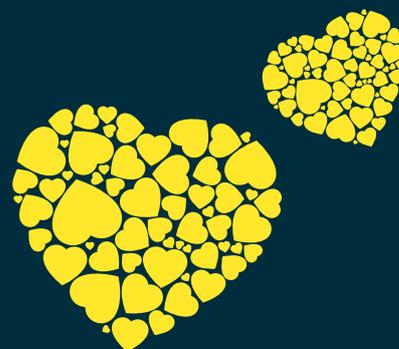


moving money for better

show her you care on Mother's Day

Send her a little treat to celebrate Mother's Day this May. Sending money overseas is easy with our Telegraphic Transfer service.

Find out more at qudosbank.com.au



Qudos Bank has an arrangement with Western Union Business Solutions (Australia) Pty Ltd (ACN 150 129 749; AFSL 40409) to assist with foreign exchange and payment services. We share 50% of foreign exchange and fee revenue. Terms and Conditions and fees apply. Please refer to our website for more information. Fees & Charges and Terms & Conditions apply. It's important for you to consider the relevant terms and conditions and our Financial Services Guide and Fees & Charges brochure before you decide whether or not a financial product is right for you. This website has been prepared solely for informational purposes and does not in any way create any binding obligations or make any representations, warranties or conditions of any kind, express or implied. Any advice is general in nature and does not take account of your personal objectives, financial situation or needs.

in the community



talent
development
project.

Have you visited the exclusive Qudos Bank Member Lounge at Qudos Bank Arena? If so, you may have had the pleasure of hearing a Talent Development Project Performer showcase their talents.

Qudos Bank have a wonderful relationship with TDP, not only through the performances in our Member Lounge, but also by sponsoring their scholarship program. We are excited to announce that in 2018 we are sponsoring 2 scholarship recipients - Fergus James and Angel Tairua. They are both immensely talented individuals who regularly perform in the lounge and have also already had some individual success. Fergus was selected to support music superstar Ed Sheeran on his Australian Stadium tour, and Angel became the face of the new ABC ME channel, co-writing the launch track Unique (Me2U)!

Keep an eye on our Facebook page to keep up to date with their exciting journeys! We wish them the very best of luck.

celebrating 100 years of Qantas

Qudos Bank is partnering with the Qantas Founders Museum to celebrate the Qantas Centenary! The museum is rebuilding the Qantas Super Constellation "Connie" and we want to give our members an opportunity to get involved. Donations, big and small, can be made by clicking the donate button below or visiting <https://qfom.com.au/donate-to-our-museum/>.

We're looking forward to sharing the progress of the project with you over the coming months.

DONATE NOW





pathfinder's fundraiser

Qudos Bank hosted the lucky winners of the Pathfinders fundraising raffle in our corporate suite at Qudos Bank Arena where they got to enjoy the magic of Grammy award winning star, Bruno Mars.

We donated the suite and dinner package to Pathfinders as a key prize for their raffle. They received a fantastic response, raising a whopping \$6,000 for the Royal Institute of Deaf and Blind Children. We're proud to be part of such a wonderful cause.



Know your limits and

**avoid getting stuck
at the check-out!**

Visa payWave is a quick and convenient payment option for your everyday purchases. Whether you're picking up items from the shops, stopping for petrol, or paying for breakfast at your local café payWave is the ideal payment option for smaller purchases.

Your transactions are limited to \$100 for security purposes. For purchases over \$100 you'll need to either insert or swipe your card and enter your PIN. The daily limit for all payWave purchases is \$200, or a total of 5 payWave transactions, whichever occurs first.

fatten your kitty

2.85%* p.a.

24 month Term Deposit

☎ 1300 747 747

🌐 qudosbank.com.au

*Minimum opening deposit \$10,000. 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 qudosbank.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.



we've kept the best news 'til last!

Home Loans[^]

No Frills Home Loan - from 11 December 2017

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 ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupier	3.69%	3.69%	N/A	N/A	N/A	N/A

Low Cost Home Loan Welcome Rate[^] - from 21 November 2017

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 ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupier	3.89%	3.89%	3.99%	3.99%	N/A	N/A
Investment	4.54%	4.54%	4.64%	4.64%	N/A	N/A

Low Cost Home Loan (Value Package) - from 23 April 2018

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 ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupied	3.68%	4.09%	N/A	N/A	N/A	N/A

Fixed Rate Home Loans[~] - from 11 December 2017

Owner Occupier	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
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	4.19%	4.22%	4.19%	4.22%	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 ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
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

On expiration of the fixed rate period, the interest rate reverts to the relevant owner occupier or investment variable rate, currently 4.24% p.a. and 4.64% p.a. respectively.

Applicable for new applications received from 21 November 2017 with a minimum loan balance of \$150,000.

we've kept the best news 'til last!

Qantas Points Welcome Rate Home Loan - from 21 November 2017

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 ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
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

Personal Loans

Personal Loans - from 1 March 2017

Loan Type	Rate p.a.	Comp. rate ^{1,3}
Car Loan – Secured	7.09%	7.30%
Personal Loan – Unsecured	11.64%	12.69%
Overdrafts – Unsecured	11.84%	N/A

Qantas Points Car Loan - from 1 March 2017

Loan Type	Rate p.a.	Comp. rate ^{1,3}
Fixed Rate Loan – Secured	8.59%	8.80%

Deposits

Bonus Saver - from 22 August 2016

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 - from 19 October 2017

Term Deposits [#]	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:

[^]Rates based on applications for established homes. All interest rates current as at time of printing, subject to change. Loans are subject to approval. Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request. Financial products referred to in myQ are offered, issued and administered by Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305, unless noted otherwise. Mortgage insurance is required for home loans over 80% and is subject to approval. ~Rate based on applications for new owner-occupied home loans for established homes over \$150,000 with a deposit of 20% or more, fixed for 2 years, received from 21 November 2017. 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. For more information on home loans with a deposit of less than 20% or for construction loans please call 1300 747 7471. 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 monthly repayment frequency has been used to calculate the comparison rates. 2. A loan for an established home amount of \$150,000 with a deposit of 20% or more, a monthly repayment frequency and a term of 25 years have been used to calculate the comparison rate on our home/investment loans. 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. Maximum loan amount for an unsecured personal loan is \$25,000. Qudos Bank is the issuer, offeror and administrator of the Qantas Points Banking Products and is a credit provider and credit licensee under National Consumer Credit laws. The information in this newsletter contains general information only and has been prepared without taking into account your objectives, financial situation, or needs. Consider its appropriateness to these factors before acting on it. 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 loans, financial products and services.

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