

myQ

JULY 2018

NEW MOBILE BANKING APP

coming soon
time to get ready!



this edition:



Coming Soon -
our new mobile app



Low Cost Home Loan
(Value Package)



Around the traps:
Combating fraud



catch-up with

Scott

As a customer owned bank our customers are the driving force behind the products and services we provide. The feedback we receive from our customers is always valued and helps to shape our future offerings. Whether you provide your feedback by participating in our regular surveys or you contact us directly, it's really important that we continue to hear from you.

We have been listening and we're thrilled to say we'll be bringing you a new and improved mobile banking experience. Our NEW mobile banking app will be available soon for both iOS and Android.

The app will include a number of new features and functionality to make banking with us easier. We're confident you'll be impressed with the faster performance and the ability to do more online. Find out what's new on page 2.

In addition to the new app, we've introduced more options to our home loan line up. Our award winning, competitive Low Cost Home Loan just got better as you now have the option to upgrade to a Value Package. Take advantage of an annual fee waiver on our Visa Platinum Credit Card, discounts on insurance products, bonus interest on selected term deposits and

much more. Speak with one of our lending specialists today, they'll help you select the best home loan to suit your needs.

We're committed to giving more back to our customers, in the form of great rates, fairer fees and better service. We're proud to say that this commitment has been recognised and rewarded, with Mozo awarding us **Australia's Best Small Bank 2018**.

The Mozo Experts Choice Awards are an initiative that recognises Australia's best products and helps Australians to save money and choose better products. Winning an Australia's Best Award means that our financial institution is a leader in providing exceptional value products across the spectrum.

Thank you for your continued loyalty and support.

A handwritten signature of Scott in black ink.

Scott
CEO, Qudos Bank

coming soon time to get ready!



our new mobile app

Our new Qudos Bank mobile banking app will be available shortly for both iOS and Android.

We're confident you'll be impressed with the faster performance and the additional functionality that our app delivers. The app will include a number of new features to make banking easier.



Login with a PIN or your fingerprint, and for some iOS devices you can login with Face ID



Quick balance – select up to 4 nominated accounts to preview balances without logging in



Scheduled payment options – create, view and edit scheduled payments



Manage payees and billers – add and edit payees, and add, edit or remove billers within your app



Card management – activate a new card, report a lost or stolen card, and change your PIN



Alerts – set up card alerts for payWave, ATM withdrawals, Visa and Eftpos use, account threshold and balance alerts and direct debit and credit alerts when money moves in or out of your accounts



Control how you receive alerts – alerts via email are at no charge, or if you prefer, pay a small fee to receive alerts via SMS



Calculator and product links to learn more



Device management – register and de-register your mobile and tablet devices, providing more peace of mind when selling or disposing of old devices



Contact us – click to call us from your mobile, and email us with an enquiry



Feedback and support – send us a message about your app experience

Get ready, learn more about the new app at qudosbank.com.au/mobilebankingapp

Low Cost Home Loan Value Package

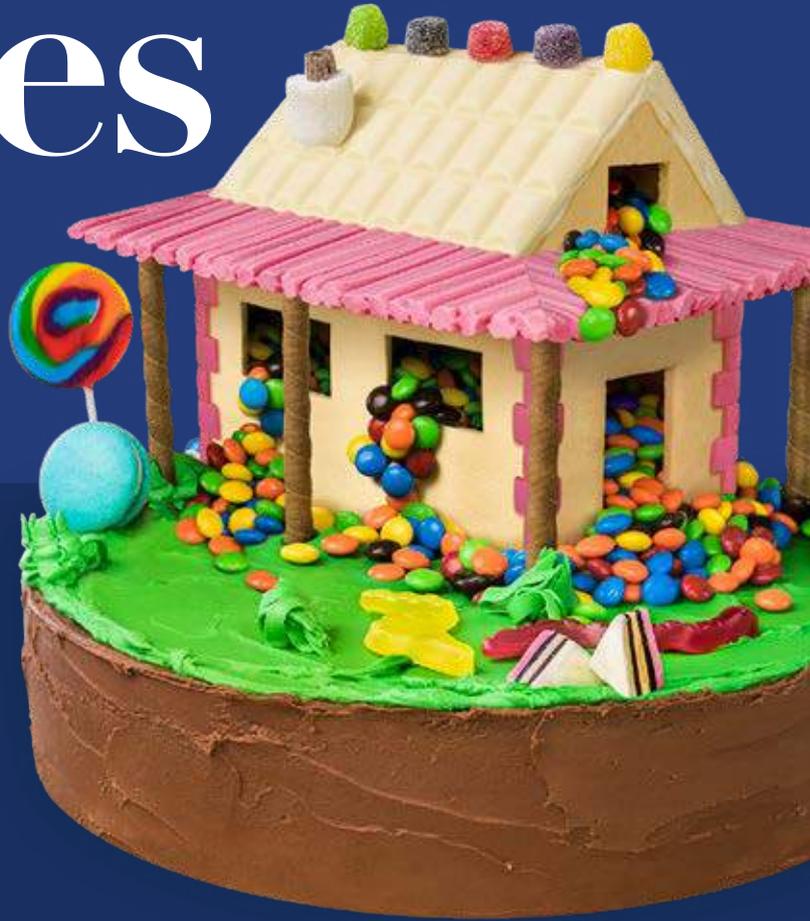
Packed with goodies

3.68%[^]
p.a.
Interest Rate

4.09%[#]
p.a.
Comparison Rate

Our award winning Low Cost Home Loan just got sweeter with the option to upgrade to a Value Package and get a great deal more for an annual package fee of \$395.

Packed with more goodies and offering a competitive interest rate, our Low cost Home Loan (Value Package) provides additional savings with extra benefits including an annual fee waiver on our Visa Platinum Credit Card, discounts on insurance products, and bonus interest on selected term deposits.



Low Cost Home Loan:

- Free 100% offset account
- Instant redraw available from within online banking
- Unlimited extra repayments at no cost
- A complimentary meeting with one of our financial planners (valued at \$55)¹
- Repayment holidays - when your repayments are in advance²



With Value Package:

- Includes Visa Platinum Credit Card Annual fee waiver (\$249)³
- Up to 12 months Allianz insurance cover for the price of 11 months⁴
- Bonus 0.10%p.a. interest on selected term deposits⁵
- Up to 90 days' free buildings cover during your settlement period⁶
- Personal Loan application fee waiver (\$150)
- Overdraft application fee waiver (\$150)

Important Information

Loans are subject to approval. Normal lending criteria and fees and charges apply. Terms and conditions available on request. [^]Rate based on applications for new owner occupier home loans for established homes over \$150,000 with a deposit of 20% or more received from 23 April 2018. 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. **1.** All 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. 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. Qudos Bank receives commission for referrals to ClearView, refer to our FSG for more information. **2.** Repayment Holidays and the Value Package are not available on interest only loans. Applications are subject to Qudos Bank's approval. **3.** Waived annually whilst signed up to the Value Package. Only available for one Visa Platinum Credit Card per Value Package. **4.** 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. 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. This insurance is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, ASFL No. 234 708. Qudos Bank arranges this insurance as an agent for Allianz not as your agent. A Product Disclosure Statement (PDS) is available by calling 1300 747 747. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the PDS and Financial Services Guide (FSG) before deciding whether to acquire any product mentioned. We receive commission on these insurance products as a percentage of the premium paid for each policy ranging between 10-30%. Ask us for more details. To see the PDS, please click here [Home Classic](#), [Home Prestige](#) or [Home Vital](#). Alternatively, to have the PDS sent out to you call us on 1300 747 747. **5.** Rate applies to term deposits during the term of your Low Cost Home Loan (Value Package). Specific terms and minimum amounts apply. See the Value Package Terms and Conditions for more details. Interest paid on maturity. Not applicable to special rate term deposits. **6.** Up to 90 days' free buildings cover during your settlement period - The offer of free buildings cover must be used in conjunction with the purchase of a residential home and the purchase of a twelve (12) month Home Insurance Policy for that property which includes buildings cover. It is not available to land-only ownership or Strata Title properties. This insurance is subject to normal underwriting terms and is offered subject to your eligibility for home insurance with the insurer. You must consider whether you need insurance for your settlement period as this varies from state to state and may depend on the terms of your contract for sale of property. Please seek independent advice to ensure that you are adequately covered at the appropriate time. By purchasing a twelve (12) month home insurance policy (including buildings cover), your policy will include an additional free cover period for your building(s) of up to a maximum of 90 days before the start date of your twelve month policy. The free cover period effective date and expiry date will be shown in your policy schedule. The expiry date will be the settlement date nominated by you, which cannot exceed the ninetieth (90th) day from the start of the free cover period. The twelve (12) month period of insurance under your home insurance policy will commence immediately following the expiry of the free cover period. Once the policy is purchased, the expiry date of your free buildings cover and the commencement date of your twelve (12) month insurance policy cannot be changed unless agreed to by Allianz in writing. The terms, conditions, limits and exclusions in your home insurance policy (which are set out in the Product Disclosure Statement and policy schedule) will apply to the free cover period. These include, but are not limited to, 'Buildings not lived in for more than 60 days; taking precautions' and 'security devices and burglar alarms'.

Annual Election of Directors

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

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

Completed nomination forms must be received by the Returning Officer by noon on Friday 10 August 2018 EST (refer to Nomination Pack for details).

2018 AGM - Save the date

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

To register your attendance at the meeting please contact:

Helen James on (02) 9582 3231
or hjames@qudosbank.com.au



simply the
best!



**AUSTRALIA'S BEST
SMALL BANK**



WIN! if I could turn back time!

WIN 2 seats to our suite on 18 October!
Enter at qudosbank.com.au/thankq

 1300 747 747  qudosbank.com.au

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

WIN A TRIP TO WATCH AN ENGLISH PREMIER LEAGUE SOCCER GAME LIVE!

Sending or receiving money from overseas in July increases your chances of winning*



COMPETITIVE
EXCHANGE RATES



TIMELY AND
RELIABLE



SEND TO OVER 200 COUNTRIES
AND TERRITORIES



moving money for better

*Coin payment is subject to terms and conditions. Visit qudosbank.com.au/2016/07/01/westernunion for details.



around the traps

with Antar Chahine, Executive Manager Risk and Compliance

With recent increases in scams and online fraud, it's important we keep our customers informed and educated on how we can combat fraud together.

The Scams

Scammers are becoming more convincing, sophisticated and can catch you off guard. This may involve receiving phone calls where the scammers represent themselves in an official manner claiming to be from reputable organisations such as the ATO, Telstra, your bank, Microsoft, the police or government agency, Centrelink, Medicare, Visa or Mastercard (just to name a few).

Actions they might request include:

- paying a tax bill; or
- preventing a fine being issued to you; or
- accessing your computer remotely; or
- Request passwords or personal banking information (in order to access and steal your funds); or
- Request you to purchase iTunes or gift cards (whether to catch a crime syndicate or stop you receiving a fine – amongst other reasons).

The Statistics

A recently released ACCC report (May 2018) revealed that in 2017, Australians lost a total of \$340 million to scammers. Of those scams, Scamwatch received almost 33,000 reports of threat-based impersonation scams. Over \$4.7 million was reported lost and more than 2,800 people gave their personal information to these scammers.

The Verdict – Protecting You

Qudos Bank (and most reputable organisations) will never send an unsolicited email, message or call you requesting you to disclose personal or banking information (including passwords).

Always be vigilant and conscious of such scams. Some security tips to assist in protecting against scams and fraud include:

- Never disclose your personal information to anyone
- Never provide your personal details over the phone
- Never share your password or secret answers with anyone
- Never give anyone access to devices which may contain your personal information such as your computer, laptop, tablet or mobile phone (in person or remotely)
- Keep your Internet Banking external transfer limits and BPay limits to a minimum especially where they are not used. You can reduce these limits from your secure Internet Banking session
- Make sure your computer is protected with up to date anti-virus and anti-spyware software. Don't use public computers for online banking
- Be responsive and proactive - if you have identified a hoax or unwittingly engaged in an unsolicited call or email let us know as soon as possible
- Check your account activity regularly and take advantage of the 'alert' and 'email notification' functionality within our online and mobile app
- Always terminate hoax calls. If you're unsure, research and verify the caller using an independently checked phone number



If you believe your security has been compromised or notice a transaction you did not authorise, contact us immediately on 1300 747 747 (Monday-Friday 7am-7pm and Saturday 9am-5pm).

in the community

celebrating 100 years of qantas

Congratulations to the Qantas Founders Museum who have completed the external restoration of the Qantas Super Constellation! The interior restoration is due to commence this month and there is still time to get involved. Donations, big or small, can be made by visiting qfom.com.au/donate-to-our-museum/.

Keep an eye on our Facebook page for further updates.



giving back

We're proud to support worthwhile causes, helping give back to those in need. In recent months Qudos Bank has participated in charities such as 'Australia's Biggest Morning Tea' and 'Breast Cancer Pink Day'.

Australia's Biggest Morning Tea is one of Cancer Council's largest fundraising events in helping raise money for people affected with cancer. In May, Qudos Bank employees got together over morning tea, enjoying a range of sweet treats and raising money for Cancer Council to help them achieve their mission of a cancer free future.

We also proudly celebrated GO PINK as part of our ongoing support for the National Breast Cancer Foundation and commitment to the research to prevent and cure breast cancer. Our employees dressed up in pink for a fabulous GO PINK lunch and participated in our fundraising raffle with all proceeds going to the charity.



PROUDLY SUPPORTING
NATIONAL
BREAST CANCER
FOUNDATION

AUSTRALIA'S
*Biggest
Morning
Tea*

Qantas Cabin Crew Team (QCCT)

We're proud to support the ongoing charitable initiatives and projects run by the QCCT team.

The Phillipines Charity Dinner

Recently, a fundraising event was held at Pamana Filipino Restaurant to raise money for the Philippines Project work in Bacoor, Cavite. Close to \$3500 was raised. This will assist the QCCT team to extend their work and support of a feeding program for 30 children from families living below poverty line and providing single parents with skills training to assist in gaining full time employment.

The much needed funds will also continue QCCT's education support to the children of Ang Bahay Parola - Grace Home. Part of the additional support offered to some of the

children aged 10-14yrs included engaging an art teacher to further develop their talent for drawing and painting during their end of term vacation. Their recent work was on display on the night and offered for sale. The money raised from the artwork sales will go to supporting this program on a permanent basis as well as providing a small amount back to the artists to acknowledge their dedication and talent.

You can read more about the project work at facebook.com/QCCTManila.



The Talent Development Project Supporting Australian Talent

The Talent Development Project (TDP) is the most successful youth training and development program in the music and entertainment industry in Australia.

Each year hundreds of NSW Public High School students audition, hoping to gain a place in this unique program with students coming from all musical genres - singer-songwriters, musical theatre performers and instrumentalists.

Throughout monthly workshops, students develop their skills and work with some of the biggest names in the entertainment industry, including Keith Urban.

TDP was established 28 years ago and their graduates grace the world stage, they include – Human Nature, Angus and Julia Stone, The McClymonts, Morgan Evans and Gang of Youths.

We first partnered with TDP in 2015, with many of their graduates performing in the exclusive Members Lounge at Qudos Bank Arena before all major sporting and international concert events.

We have fostered a relationship with the TDP that has seen us sponsor a number of their graduates each year, helping to support their musical journey.

Our 2 scholarship recipients for 2018 are Fergus James and Angel Tairua.



Fergus James recently released his debut single "Golden Age" which has amassed over 2 million plays on Spotify. He also supported Ed Sheeran on the biggest Australian stadium tour sold in Australian history.



Angel Tairua is the face of the new ABC ME channel, co-writing the launch track Unique - Me2U. She's currently working on her debut album, and is an in-demand vocalist for tracks by artists such as Triple J darling Rue.

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.

[^]Rates based on new home loans for established homes where applications are received from the date displayed in the table. Excludes existing loans, switching and variations.

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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