

myQ

APRIL 2016

introducing the Bank
**unlike any
other**

qudosbank.com.au

this edition:



04.

We're transforming
the way you bank



05.

See how you can save
big and live big!



07.

Q&A with Patrick
Fitzgibbons

catch-up with our CEO



Scott King

I'm thrilled to announce that Qudos Bank has now launched. In many ways nothing has changed. We're still the same people with the same commitment to you and by becoming a bank we'll be able to bring you an even more competitive offering. You'll continue to receive great rates, fairer fees and the same friendly and personal service you always have.

Still 100% Customer-Owned

When we asked you about changing our name to include 'bank' you said you agreed – as long as we didn't take on the negatives associated with being a bank. Things like hiking up fees, being impersonal and becoming a profit driven entity – that's just not us. We are an organisation built by members for members and that will never change.

As a constant reminder of this commitment we've incorporated it in our new tagline – **'so unbank like'**. It's a line designed to stay true to our roots and reassure you that you'll always come first. You'll see more and more proof of this as we roll out our new brand over the next few months.

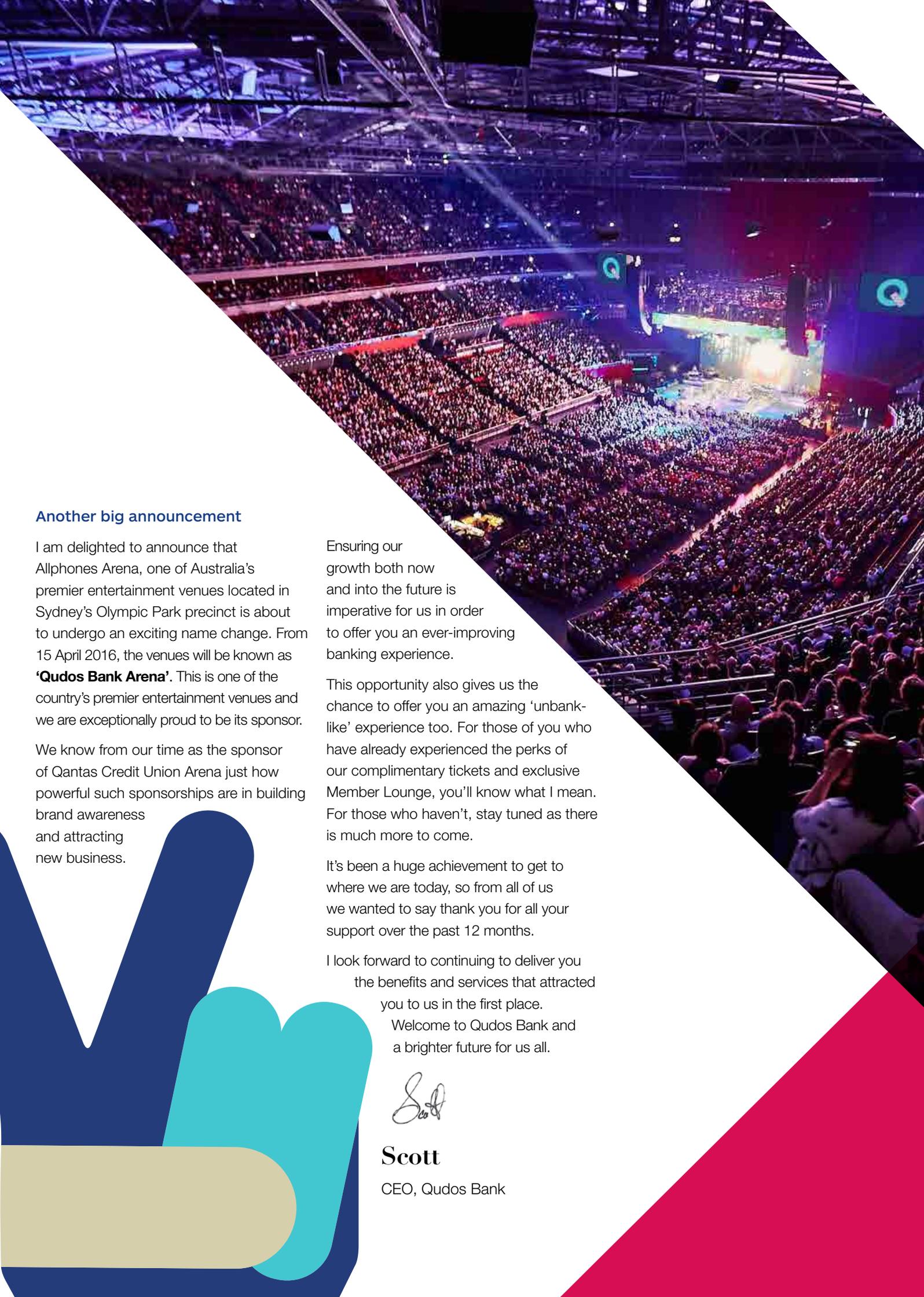
So what's new?

You'll notice our new name and logo across all our channels including our branches and website etc. However, the big benefits for you will be felt in our ongoing focus on technology to bring you easier, more convenient ways to bank. For example you can now enjoy our new:

- Mobile Banking App for Android and iOS
- Online banking site compatible with mobile and tablet
- Website compatible with mobile and tablet at qudosbank.com.au

We're also celebrating our launch with an exciting promotion for our Qantas Points Saver product where you could win enough Qantas Points to take off to the 'Big Apple'. We're excited to share with you our suite of eye-catching new card designs.

See more information on these new offers in this edition or on our website qudosbank.com.au



Another big announcement

I am delighted to announce that Allphones Arena, one of Australia's premier entertainment venues located in Sydney's Olympic Park precinct is about to undergo an exciting name change. From 15 April 2016, the venues will be known as **'Qudos Bank Arena'**. This is one of the country's premier entertainment venues and we are exceptionally proud to be its sponsor.

We know from our time as the sponsor of Qantas Credit Union Arena just how powerful such sponsorships are in building brand awareness and attracting new business.

Ensuring our growth both now and into the future is imperative for us in order to offer you an ever-improving banking experience.

This opportunity also gives us the chance to offer you an amazing 'unbank-like' experience too. For those of you who have already experienced the perks of our complimentary tickets and exclusive Member Lounge, you'll know what I mean. For those who haven't, stay tuned as there is much more to come.

It's been a huge achievement to get to where we are today, so from all of us we wanted to say thank you for all your support over the past 12 months.

I look forward to continuing to deliver you the benefits and services that attracted you to us in the first place.

Welcome to Qudos Bank and a brighter future for us all.

Scott

CEO, Qudos Bank

transforming

the way you bank

After giving you a sneak peak in February, we're now incredibly excited to introduce some upgrades we've made to our key banking channels, making your everyday banking quicker and easier, anytime, anywhere.

Welcome to Qudosbank.com.au

Our new website is easy to navigate and will tailor its format and size based on your mobile, tablet or desktop. Just as you always have, you can enjoy our range of calculators and tools, check out our latest interest rates, or keep up with the latest news via our blog.

Experience better Online Banking

It's better, faster and stronger! The new format now provides a better view of your accounts in a streamlined dashboard layout, where you can get faster access to apply for products with improved application forms. We now offer QSafe SMS so you can feel safer when you bank online. It's the latest in security technology, used by leading financial institutions in Australia – so make sure you're registered for QSafe SMS and visit qudosbank.com.au/qsafe for more information.

Download our new Mobile & Tablet App

Bank on the go 24/7. Download QActive to your Android or Apple device today and follow the simple prompts to register your device and set your PIN.

Our QActive App makes it easy to:

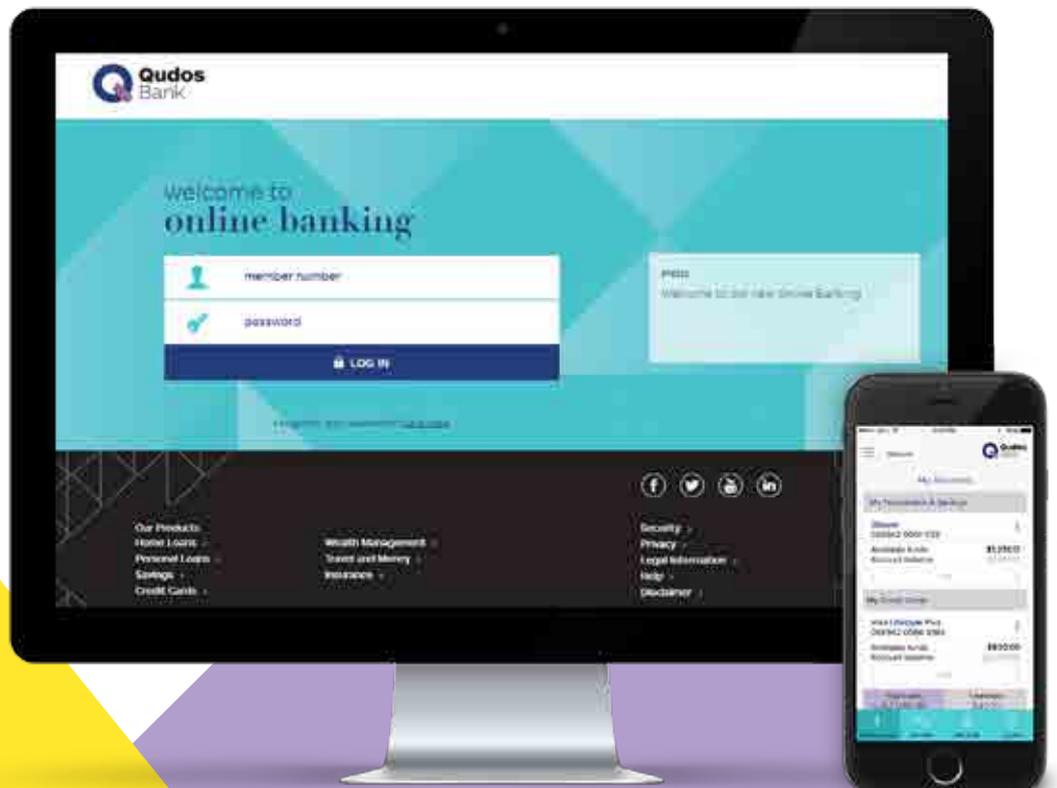
- ▶ Check your account balance and recent transaction history
- ▶ Enjoy our quick balance – quick display without logging in
- ▶ Make BPAY® payments and transfers to your saved favourites
- ▶ Enhanced locator – find our branches and aligned ATM network on the move

Make way for the new App!

If you've got our old QCU App, you'll need to delete it and download our new Qudos Bank App, QActive – from either the App Store or Google Play.

We hope you enjoy this enhanced banking experience and look forward to introducing even more streamlined ways for you to bank very soon.

Now available
for iPhone and
Android.



save big
live big
with our Low Cost Home Loan



Welcome rate[^]
4.24%[#]
p.a.
\$500k comparison rate

 1300 747 747

 qudosbank.com.au



Rates are subject to change and are variable in accordance with the Terms and Conditions of the loan. Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request.
#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. A loan of \$150,000 monthly repayment frequency and a term of 25 years have been used to calculate our comparison rates. ^Available for all new owner occupier home loans over \$150,000. Excludes switching and variations. Applications must be received between 1 March 2016 and 30 June 2016, and funded by the 30 September 2016. This offer can be withdrawn by Qudos Bank at any time. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238305

free seminar



Redundancy and Retirement Planning, Sydney

Qudos Bank in conjunction with ClearView will be holding a complimentary Redundancy & Retirement Planning seminar.

Places are limited!

Date: Tuesday 17th May Address: Level 2, 420 Forest Road, Hurstville Time: 6pm

To reserve your seat register online at qudosbank.com.au or call us on 1300 787 787

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. Qudos Bank receives a commission for referrals to ClearView. You should consider the relevant Product Disclosure Statement (PDS) before investing in a product. Please refer to the Qudos Bank Financial Services Guide (FSG) and ClearView's Financial Services Guide and the ClearView Information Handling Policy for more information.

FREQUENT
FLYER



You could WIN enough
Qantas Points* to take off to the

big apple

with Qantas Points Saver

Simply have \$1,000 in your Qantas Points Saver account at the end
of a month between April and July 2016 for your chance to win*.

Competition Terms and Conditions apply, please visit qudosbank.com.au/rewards



1300 747 747



qudosbank.com.au/rewards



Competition Terms and Conditions apply, please visit Qudosbank.com.au/rewards. Competition is open to 18+ only. Competition opens 4/4/16 and closes 31/7/16 at 23:59 (AEST). Total prize pool value is AU\$14,251.92. Winners drawn at 11am between 4/5/16 - 3/8/16 at Salmat, Level 2, 116 Miller Street, North Sydney NSW 2060. Winners notified by mail and published in The Australian between 9/5/16 - 8/8/16. Permit numbers NSW: LTPS/16/01095, Permit Number ACT: TP 16/00284, Permit Number SA: T16/241. Terms and Conditions available at www.qudosbank.com.au. Promoter is Qudos Mutual Ltd trading as Qudos Bank, ABN: 53 087 650 557 of 420 Forest Road, Hurstville NSW 2220. Qantas Points Saver primary account holders will automatically go into the draw for a monthly prize if they have an available closing balance of at least \$1000 at end of the relevant month. If you're a winner of a monthly prize, you're not eligible to be entered into the remaining draws. Qudos Bank Employees, Directors and immediate household members are not eligible to win. *You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and the earning and redemption of Qantas Points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available online at qantas.com/terms. Qantas Points accrue in accordance with and subject to the Qantas Points Banking Rewards Terms and Conditions issued by Qudos Bank available at qudosbank.com.au/rewards. A joining fee may apply, however, Qudos Bank has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qudos Bank Members who are not already a Qantas Frequent Flyer member and who apply at qantas.com/joinifqudos. Points Plus Pay - Flights are available on any flight with a QF or JQ flight number. As long as there is a seat available for sale, you can book a Points Plus Pay-Flight. The points required for a Points Plus Pay-Flight includes taxes, fees and carrier charges (except any local airport fees or charges collected at the time of check-in) are subject to change and are quoted at the time of booking. Qantas Points may not be earned on some fare types or on oneworld® alliance or airline partner flights. See qantas.com/flyer/dyn/flying/airline-earning for eligible flights and earning classes. See more information at qantas.com/anyseatawards and qantas.com/terms. Qudos Bank recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities. You should read our Terms & Conditions brochure before opening an account with us. For the T&C's brochure, please visit qudosbank.com.au. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305.

Q&A with Patrick Fitzgibbons

branch manager – Chermside QLD

How long have you been with us?

2 years in February 2016 – the time has gone very quickly and I have thoroughly enjoyed joining the Qudos Bank team.

Who belongs to your family?

My beautiful wife Jane, I am president of the “Blokes batting above their average” club – and our 2 rescue dogs Digger and Maggie.

What's your favourite getaway destination?

We love a good beach getaway – Seminyak in Bali, Aitutaki in the Cook Islands, Sri Lanka: locally Noosa main beach is fantastic.

Favourite Recipe?

Whole Crispy Fish – Spirit House Restaurant, Yandina, Queensland. (See recipe below.)



whole crispy fish with tamarind sauce (yum!)

For the Fish

- 1 x 500gms whole fish
– *cleaned, scaled, gutted & grilled*
- Plain flour *to coat fish*
- 4 Cups vegetable oil *for deep frying*

Tamarind Sauce

- 2 Tablespoons chopped garlic
- 2 Tablespoons red chillies
chopped
- 2 Golden or Red Shallots *sliced*
- 1 Tablespoon Galangal
finely chopped
- 1 Tablespoon Coriander Root
finely chopped

- 10 white Peppercorns
- 4 Tablespoons Fish Sauce
- 5 Tablespoons Palm Sugar
- 1 Cup Tamarind Water
- Coriander or Thai Sweet Basil
to garnish

To make Tamarind Water

- 1 Tablespoon Tamarind Pulp
- ½ Cup boiling water

To Cook Fish

Heat remaining oil in wok. Make sure oil is sizzling hot by testing with a piece of garlic.

Slide fish gently into oil, head first. Using wok flipper, spoon oil over the top of the fish while cooking. This will take about 10 minutes.

Carefully lift out, drain on paper towel.

Transfer to serving platter, spoon over sauce and garnish with coriander leaves or basil.

To Make Sauce

In mortar, pound white peppercorns, add garlic, shallots, galangal, coriander, root – pound to coarse paste.

Heat 2 tablespoons oil in wok and stir fry the paste and chillies until fragrant – about 2 minutes. Add fish sauce, palm sugar, tamarind water. The sauce should be sweet, tangy and salty and should be quite thick. If too dry, moisten with a few tablespoons of water.

Simmer this sauce for a few minutes for the flavours to come together.

Remove sauce from wok, keep warm.

To Make Tamarind Water

Put tamarind pulp in a bowl, pour in boiling water. When cool, mash pulp with a fork and strain the liquid through a sieve. Retain this liquid, discard the tamarind seeds and skins.

Recipe c/o Spirit House Restaurant, Yandina, Queensland.



we've kept the best news 'til last!

Home Loans

Low Cost Home Loan (Welcome Rate)[^]

| Owner Occupier | | |
|---------------------------|-----------|---------------------------|
| Loan amount | Rate p.a. | Comp. rate ^{1,2} |
| \$150,000 to \$499,999.99 | 4.34% | 4.34% |
| \$500,000 & over | 4.24% | 4.24% |

Applications received between 1 March 2016 and 30 June 2016, and funded by 30 September 2016

Qantas Points Home Loan (Welcome Rate)[^]

| Owner Occupier | | |
|------------------|-----------|---------------------------|
| Loan amount | Rate p.a. | Comp. rate ^{1,2} |
| \$150,000 & over | 4.44% | 4.44% |

Applications received between 1 March 2016 and 30 June 2016, and funded by 30 September 2016

Fixed Rate Home Loans

| Term | Owner Occupier | | Investment | |
|-------------------|----------------|---------------------------|------------|---------------------------|
| | Rate p.a. | Comp. rate ^{1,2} | Rate p.a. | Comp. rate ^{1,2} |
| 1 Year Fixed Rate | 4.24% | 4.47% | 4.59% | 4.68% |
| 2 Year Fixed Rate | 4.24% | 4.44% | 4.59% | 4.67% |
| 3 Year Fixed Rate | 4.24% | 4.42% | 4.59% | 4.66% |
| 4 Year Fixed Rate | 4.49% | 4.49% | 4.84% | 4.74% |
| 5 Year Fixed Rate | 4.49% | 4.49% | 4.84% | 4.75% |

On expiration of the fixed rate period, the interest rate reverts to the relevant owner occupier or investment variable rate Low Cost Home Loan Package tier for a loan amount of \$250,000. Please refer to our website for package and investment rates.

Important information:

All interest rates current as at time of printing, subject to change. Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request. [^]Available for all new owner occupier home loans over \$150,000. Excludes switching and variations. Applications must be received between 1 March 2016 and 30 June 2016, and funded by the 30 September 2016. This offer can be withdrawn by Qudos Bank at any time. 1. 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 amount of \$150,000, a monthly repayment frequency and a term of 25 years have been used to calculate the comparison rate on our home/investment loans. 3. A loan amount of \$30,000, a monthly repayment frequency and a term of 5 years have been used to calculate the comparison rate on our personal loans. 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. Qudos Mutual Limited is a credit provider and credit licensee under national consumer credit laws. This newsletter contains general advice and has been prepared without taking into account your objectives, financial situation, or needs. Before acting on any advice you should consider its appropriateness to your circumstances. You should read and consider the Product Disclosure Statement (PDS) before opening an account.

Personal Loans

Personal Loans

| Loan Type | Rate p.a. | Comp. rate ^{1,3} |
|---------------------------|-----------|---------------------------|
| Car Loan – Secured | 7.09% | 7.09% |
| Personal Loan – Unsecured | 11.64% | 11.64% |
| Overdrafts – Unsecured | 11.84% | n/a |

Qantas Points Car Loan

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

Savings & Investments

Term Deposits Special Offers

| Term | Minimum | Rate p.a. |
|-----------|----------|-----------|
| 5 months | \$10,000 | 2.65% |
| 7 months | \$10,000 | 2.65% |
| 11 months | \$10,000 | 2.65% |

1300 747 747 | qudosbank.com.au

Qudos Mutual Limited trading as Qudos Bank

ABN 53 087 650 557 | AFSL/Australian Credit Licence 238 305 | BSB 704 865

