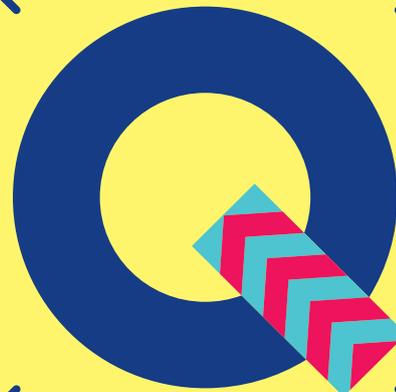




JULY 2016

thank



“I'm thrilled to be sharing with you more on 'Qudos' and rewarding banking.

Scott King

qudosbank.com.au

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Tips on buying a home in winter



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Nominate your board!

catch-up with our CEO



Scott King

We dedicate this issue to 'Thank Q' – giving Qudos to you our Members for your support, loyalty and feedback as we bring Qudos Bank to life and our plans for more rewarding banking.

With the launch of Qudos Bank it's been a big few months; however I have to say it's also been an exciting time. We've provided Members with a new Mobile Banking App for Android and iOS, a new Online Banking site and information website; both compatible with mobile and tablet – and proudly announced our new naming rights sponsorship of Qudos Bank Arena.

Experience better

Our technology offering to Members has improved dramatically during this period as we seek to make banking easier and more accessible; however we also recognise that there's more work to be done.

We've implemented what upgrades and enhancements we can now, while we continue to work with our technology partner Infosys, on the next phase of our core banking build – which we hope to launch towards the end of 2017.

Our new core banking system will promote more flexibility and innovation, providing a better banking experience and enhanced functionality for Members across our online banking, mobile and tablet channels.

It's here that your participation in surveys, focus groups and general feedback is instrumental in helping shape the future of our technology offering. For those of you who have participated, a big thank you for your insights, feedback and patience as we go through this very important transition. If you have not yet taken advantage of having your say, please keep an eye out for opportunities over the months ahead.

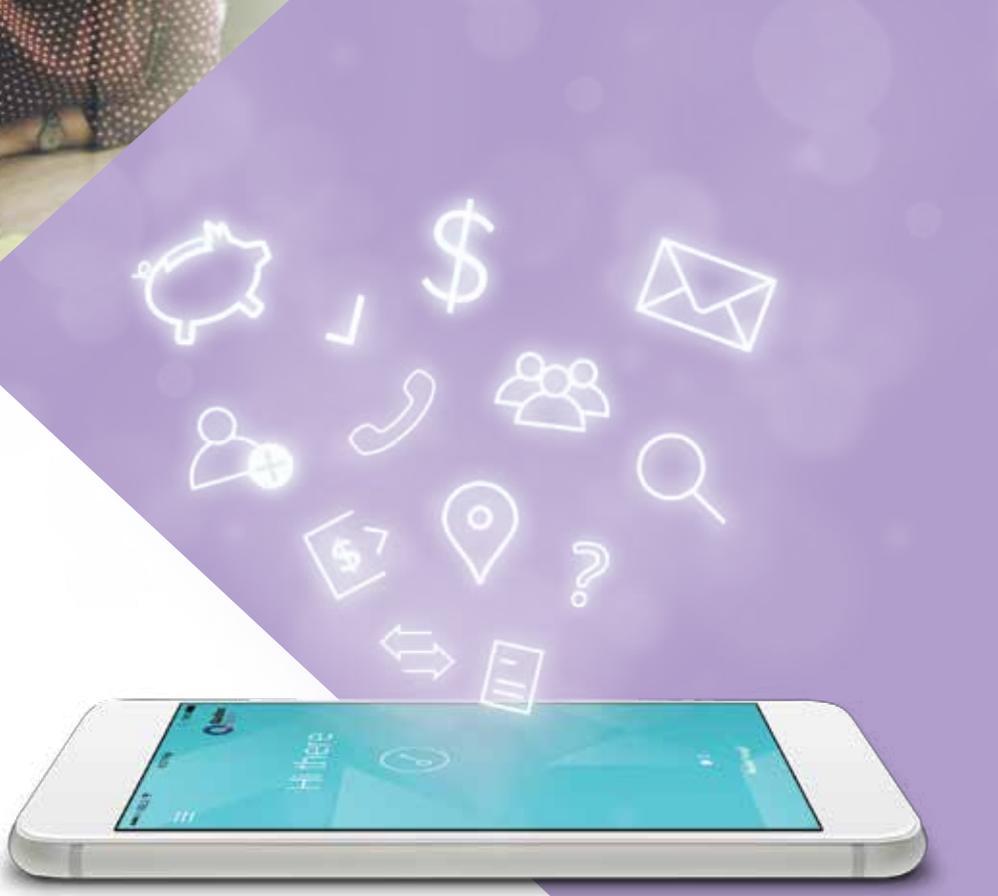
Get rewarded!

I'm also thrilled to be sharing with you more on 'Qudos' and rewarding banking. It's our way of saying thank you through our sponsorship of Qudos Bank Arena (you'll see some examples in this month's issue), as well as other initiatives like complimentary tickets to events in other states. Plus don't forget you're always welcome at our exclusive Qudos Bank Member lounge for some relaxation and live entertainment before your next event at Qudos Bank Arena.

These initiatives are just the start of rewarding you for banking with us; watch this space for more to come.

Scott

CEO, Qudos Bank



Project **io** thank you

for your feedback!

Over the past few months, we've had Members engaging with us one on one, providing insights into how you bank online now, and how you want to bank in the future. Your time and input has been incredibly valuable, and we'd like to say a big 'Thank Q' for your involvement.

We would also like to say thank you to those Members who wrote to us with additional feedback. Your insights are invaluable and will be incorporated into our future implementations and upgrades.

Over the next few months we'll be calling out for more Members to work with us and road test a range of new services and prototypes.

With the first stage of our digital transformation complete, we'll continue to make what enhancement we can under our current core banking platform as we plan and build our new platform with our technology partner Infosys.

QActive app enhancements

Over the last couple of months we've released a number of updates aimed at continuously improving this technology. In addition to these fixes, we're also exploring the opportunity of additional functionality which may include:

- › A solution for Members with multiple memberships (RIMs)
- › The ability to set your quick balance within the app
- › Touch ID (Apple only)
- › Adding scheduled payments to be viewed in the app
- › Adding new payees and billers within the app

To download our new app please visit the Google Play or Apple App store, so you can start banking on the go, anywhere, anytime.



benefits of buying a home in winter

According to Domain.com.au, spring usually takes the crown for the top selling season, but the winter months may provide some hidden benefits for budding home buyers.

One of the benefits of buying a home in the winter months is that you are generally seeing it at its coldest and most unflattering time of the year. This means homes that provide good natural light and are well-ventilated will be more obvious upfront.

The seasonality of housing markets

While traditional wisdom is that listings tend to increase over spring, the last few years in the booming Sydney and Melbourne markets have seen a slowing of this seasonal effect, Charles Tarbey, chairman Century 21 Australasia, said.

“Generally, the seasons do impact on buying and selling, however in recent times this has changed due to the supply versus demand positions in many areas of Australia.”

However, on the whole, real estate does tend to “slow down” during winter, which could give buyers a better opportunity to purchase – particularly if stock levels keep rising.

Pulling the curtains back

The cold months offer a good chance to check out the home’s heating, and visiting a home during a rainy period can identify any problems a home may have regarding

drainage or leakage, Mr Tarbey said. “The importance of a property’s orientation also becomes evident during winter, with north-facing properties generally being less gloomy and cold than other properties.”

Home buyers in “hibernation”

Paul Nugent, director of buyer’s agency Wakelin Property Advisory, said there are “great opportunities for buyers” over winter, as many reduce the number of inspections they go to and interest in buying, wanes in the cooler months. Effectively, some buyers go into “hibernation” and reduce competition.

do you have some
tips for buying
a home?

tell us more



If you’re looking for a new home this winter, talk to us about our range of low rate, \$0 fee home loans.

Speak with a lending specialist on 1300 747 747 to find out how much you could save.

Content adapted from Domain.com.au article – Jennifer Duke



Term Deposit
3.05% p.a.
for 24 Months

Other terms and rates also available.

want interest paid monthly?

Sure beats waiting for maturity.
Ask us about our interest options today.

☎ 1300 747 747 🌐 qudosbank.com.au

Important information: Before opening an account with us, you should read our Terms and Conditions for Savings Accounts and Payment Services found on our website or by calling 1300 747 747. Rates current as at time of sending, subject to change.

Q&A with
Alicia Mingare

Social Media and Online
Marketing Coordinator



How long have you been with Qudos Bank?

I have been with Qudos Bank since September 2013, I originally started in the Events and Marketing Coordinator role however moved into the Social Media and Online role soon after joining.

Who belongs to your family?

In my family is my husband Adam, my 4 year old Lincoln and my 18 month old Tyler. Oh and our beagle Bobby! We have a very busy, loud and manic household!

What's the best part of your job?

The best part of my job is the team. There is so much happening in the online space that no day is the same!

What's happening on social? What can Members expect to see?

We're doing a lot in social media to bring more Qudos to our Members, including complimentary tickets to our Arena, tickets for our interstate Members, and other competitions! We are planning on holding live Q&A sessions with key people in the business, so you can keep up to date on our service offering and ask questions on our technology, financial services etc.

Favourite Recipe?

Middle Eastern Beef Sausage Rolls.



middle eastern
beef sausage rolls
(yum!)

Ingredients:

500 g pumpkin, peeled, seeded, cut into 5mm slices
1 tsp olive oil
500 g beef mince
1+1/2 tbsp Moroccan spice mix
1/2 cup fresh breadcrumbs
1/4 cup tasty cheddar cheese shredded
1/4 cup chopped flat-leaf parsley
2 eggs
3 sheets frozen puff pastry
1 tbsp pistachio dukkah
1 cup Greek-style yoghurt
1 tbsp lemon juice
1 garlic clove, crushed
1 tsp finely grated lemon zest

Method:

Preheat oven to 200°C or 180°C fan. Line 2 large trays with baking paper. Combine the pumpkin and oil in a large bowl. Arrange in a single layer on 1 tray and bake for 20 mins or until tender. Transfer to a board and cool. Place the pumpkin, mince, Moroccan spice mix, breadcrumbs, cheese, parsley and 1 egg in a large bowl. Season and mix until well combined. Halve each pastry sheet, then cut each half into 3 rectangles. Place 2 tbsp of filling along short side of 1 rectangle. Roll to enclose. Place, seam-side down, on remaining tray. Repeat with remaining pastry and filling to make 18 rolls.

(Alternatively, make long sausage rolls with halved pastry sheets then cut into thirds).

Whisk the remaining egg in a small bowl with a fork until smooth. Brush over the rolls and sprinkle with dukkah. Bake for 30 mins or until the pastry is golden and puffed and the filling is cooked through.

Meanwhile, combine yoghurt, lemon juice and garlic in a bowl. Season and top with lemon zest.

Serve rolls warm with the sauce.

tell us your
favourite recipes
via **Twitter** or **Facebook**



thank



To celebrate the launch of Qudos Bank Arena we recently gave Members the chance to win tickets in Sydney, Brisbane, Melbourne and Perth, to enjoy a variety of concerts at our Qudos Bank Arena and venues in other states. Congratulations to Diane Cutts, Thomas Pacy, Aaron Leske and Tess Raby.

We hope you enjoy the rewards!

we're social

Follow us, Like us, Tag us.



F R E Q U E N T
F L Y E R



Qudos
Bank

hurry last chance to win!

You could WIN enough Qantas Points* to take off to the **big apple** with Qantas Points Saver

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/joinffqudos. 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/fflyer/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.

Annual Board Elections

get involved!

Notice of the 2016 Annual Election of Directors

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

All nominations must be in writing, proposed and seconded by Members of Qudos Bank. Directors are elected for a three year term.

Nomination forms are available on our website under 'Corporate Information.' You can also receive forms by calling the Returning Officer on 02 8234 5135, by calling us on 1300 747 747, or by visiting one of our Branches. All nomination forms must be accompanied by a high resolution head shot photograph and must be received by the Returning Officer by noon on Friday 5 August 2016 EST.

Voting papers may be lodged by either postal ballot or electronically through our secure internet site. Voting papers will be sent to all eligible Members after the close of nominations. The results of the election will be announced at the 2016 Annual General Meeting.

Announcing our 2016 AGM

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

Date: Wednesday
30 November

Time: 3.00pm

Venue: Macedon Room
Parkroyal Melbourne
Airport, Arrival Drive,
Melbourne Airport
VIC 3045

To register please contact:
Helen James on (02) 9582 3231
or hjames@qudosbank.com.au

free seminar



Aged Pension changes, are you prepared?

Qudos Bank in conjunction with ClearView will be holding complimentary seminars addressing the changes to the Aged Pension coming in January 2017.

Places are limited!

Qudos Bank Hurstville

Date: Tuesday 19 July

Address: Level 2, 420 Forest Road, Hurstville

Time: 6pm

Qudos Bank Mascot

Date: Tuesday 23 August

Address: Level 8, 191 O'Riordan St, Mascot

Time: 6pm

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

we've kept the best news 'til last!

Home Loans

Low Cost Home Loan

Term	Owner Occupier		Investment	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
\$150,000 to \$249,999.99	4.34%	4.34%	4.94%	4.94%
\$250,000 to \$499,999.99	4.24%	4.24%	4.94%	4.94%
\$500,000 to \$749,999.99	4.24%	4.24%	4.84%	4.84%
\$750,000 to \$999,999.99	4.19%	4.19%	4.84%	4.84%
\$1 million & over	4.14%	4.14%	4.84%	4.84%

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%	4.24%	4.84%	4.93%
2 Year Fixed Rate	4.24%	4.24%	4.84%	4.92%
3 Year Fixed Rate	4.24%	4.24%	4.84%	4.91%
4 Year Fixed Rate	4.49%	4.33%	5.09%	4.99%
5 Year Fixed Rate	4.49%	4.34%	5.09%	5.00%

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.

Qantas Points Home Loan

Term	Owner Occupier		Investment	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
\$150,000 & over	4.39%	4.39%	5.04%	5.04%

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%

Deposits

Bonus Saver - from 15 June 2016

Balance	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
All balances	0.05%	2.50%*	2.55%

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

Term Deposits - from 15 June 2016

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	2.80%	2.80%	2.80%	2.80%	3.05%	3.05%

*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.

DIY Super Saver - from 19 May 2016

Tier	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
\$10,000 & over	1.90%	0.65%*	2.55%
Below \$10,000	1.90%	0.00%	1.90%

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

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. 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 Terms and Conditions brochure before opening an account.

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