



JULY 2019

they're coming!

get ready for mobile
and real-time payments

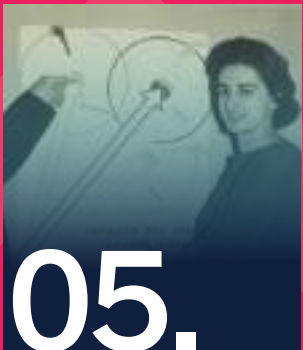


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they're coming

get ready for mobile
and real time payments

Get Ready For Mobile and Real-Time Payments

Providing convenient banking solutions for our customers is always our top priority.

In July 2018 we delivered a new and improved mobile banking app to give you more flexibility and functionality to bank the way you want, anywhere and anytime of the day. The improved app experience and regular enhancements we've released since have paved the way for us to support additional payment services offered in the retail banking space - services you've been asking for.

We want to ensure you have a seamless experience when we launch mobile and real-time payments services later this year, so please ensure you're ready.

Get ready for easy, fast and secure payments on the go.

Check or update your contact details within Online Banking (settings/contact details). If you have a missing or incorrect email address or mobile number registered with us, you will not be ready for mobile or real-time payments.

When we launch mobile payment services for both iOS and Android devices, you'll be able to link your Qudos Bank Visa Debit or Visa Credit Card to your mobile device or smart watch, then simply tap and pay at a merchant.

What are real-time payments?

The New Payments Platform (NPP) enables Australian consumers, businesses and government agencies to make real-time, data-rich payments between accounts at participating financial institutions. The always-on platform enables payment processing 24 hours a day, seven days a week, 365 days a year.

When we go live with NPP later this year, you may choose to continue giving a BSB and account number to those people making payments to your account, or you may choose to give them a PayID.

PayID

A PayID is a simple, easy-to-remember identifier you can give your friends and family instead of providing a BSB and account number. You can create a PayID by choosing something easy to remember, like a phone number or email address and securely linking it to your favourite Qudos Bank account.

Then to get paid, instead of sharing your BSB and account number, simply share your PayID.

Do I need to do anything differently once real-time payments are launched?

If you would like to use the PayID service to receive real-time payments at Qudos Bank, you will need to register via Online Banking or the Mobile App once we launch. Otherwise you can continue to use BSB and account numbers to make or receive payments as normal. Once the NPP service is live payments made using BSB and account numbers may also receive the benefit of being pushed through the real-time payments network, arriving into your payee's account sooner. We'll be providing more information over the coming months, so keep an eye out for more details.

How safe are real-time payments?

Financial institutions participating in the NPP are required to have fraud and security controls in place to protect the integrity of the Platform and those who use it. Over the past 12 months, we have made significant investments in predictive fraud monitoring, in anticipation of the launch of real-time payments.

At the same time, the NPP is certified to the highest data security standards and monitored 24-hours-a-day, seven-days-a-week.

We look forward to bringing you both mobile and real-time payment services shortly and will inform you of the release dates as soon as we can. Keep an eye on our website and social media for more information to come.

tech talk with dave

David Bridges,
Executive Manager Technology.



tap into better

Qudos Bank Mobile App

With our mobile app's first birthday soon approaching, we thought it timely to look back and reflect on its first 12 months of life.

To assist us, we asked our customers for their thoughts. In our most recent Customer Satisfaction survey, we asked a sample of regular mobile app users to tell us what features they like, and how they would prioritise a number of different features under consideration for enhancement.

Based on their feedback, it seems like the majority of you are pleased with our App (see current feature ratings at right). The great news is, our app is only going to get better with new features continuing to be developed. We asked our sample of regular app users to rank 10 potential features to help us gauge what's most important for you to have when doing your banking on the app. While we can't promise to develop all of them, others will be delivered in the coming months!

Top requested features as ranked by customers

1. Enhanced purchase descriptions on transactions, including map location and description of merchants
2. Ability to put a temporary lock on debit cards and credit cards
3. Ability to access and print off statements directly from the app
4. Better use of push notifications, to receive alerts on accounts, loans and cards
5. Ability to make real-time payments (coming later this year)
6. Ability to send secure mail to, and receive secure mail from, Qudos Bank support teams
7. Support for mobile payments (coming later this year)
8. Introduction of controls to increase font size throughout the app to make it easier to read
9. Introduction of tools to help set goals and budgets, and to classify and manage spending
10. Include a feature where purchases on particular accounts can be rounded up to the nearest \$1 or \$5 and saved to an account of the customer's choosing

Current Feature Satisfaction (vs a maximum possible score of 5)

Sense of security



Speed/Responsiveness



Readability



Reliability



Ease of navigation



Range of tasks



Ability to manage preferences



Depth of info provided on accounts



Frequency of updates





bank on the go, anytime, anywhere

With the ways of banking changing and with many of our members working or living overseas, we wanted to make the Qudos Bank App easily accessible for everyone. If you have an international mobile number and want to do your banking on the go, you can now register and use the mobile app internationally. To get started, visit qudosbank.com.au/mobilebankingapp, scroll down to 'How to Get Started' and follow the step by step instructions under 'Living Overseas'. It's another way we are making banking easier and more convenient, no matter where in the world you are.



accelerate your Qantas Points* potential

Find out how at qudosbank.com.au/rewards

* Qantas Points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. 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. 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. This offer is non transferable and not available in conjunction with any other offer. Qantas Frequent Flyer membership and each application is subject to approval by Qantas. 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.

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. Before opening an account with us, you should read our Terms and Conditions for Savings Accounts and Payment Services, Qantas Points Banking Rewards Terms and Conditions and Financial Services Guide.



win a VIP experience to see

Rocket Man live in concert

You and a friend could win a trip down the Yellow Brick Road, to enjoy the show from our VIP Suite, on Tuesday 14 January 2020.

Enter at qudosbank.com.au/thankq

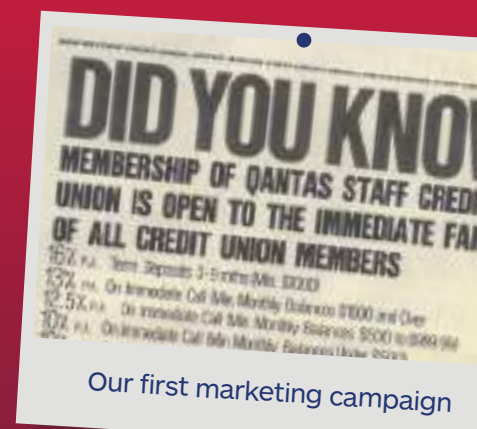


cheers to 60 years!

10 fun facts of our history

As we prepare to celebrate our 60th anniversary in November, we can't help but look back to when we first started, reminisce on how far we've come and focus on what the future holds. Whether you're a long-time member or have recently joined the Qudos Bank community, read through the below for 10 fun facts from our history. If you're interested in learning more, head to our website for a full 60 year debrief, because a lot has happened in 60 years.

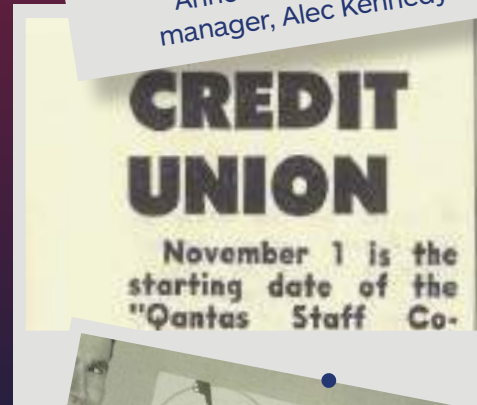
1. We started off as Qantas Staff Cooperative Credit Union Limited in 1959 when 14 Qantas employees came together in the Qantas theatre.
2. Our first member Sylvia Edgar, is still a proud member today.
3. The first employee, Alec Kennedy, was seconded from Qantas two days per week to act as Manager.
4. It used to take two days for a withdrawal and one month for a loan to come through (which was considered a great accomplishment after purchasing our very own accounting machine).
5. In 1967, we launched our first ever marketing campaign to family members.
6. Members used to have to call in to let us know they were coming in to make a withdrawal so we could have it ready upon their arrival – much different to our ease of banking now with Online and Mobile Banking!
7. In 1985 we commenced the use of CUTIE (Credit Union Telephone Information Exchange), the first telephone banking service in Australia (members were able to obtain balances, order cheques and pay bills over the phone).
8. In 1994, we launched our first proper debit card, known as the CueCard.
9. In October 2015, you, our members voted on a new name for our organisation to help provide new opportunities to continue facilitating growth and strength.
10. Qudos is a twist on 'kudos', meaning praise, reward and recognition, which we felt and still feel is a great reflection of our mutual culture. We spelt it with a 'Q' to retain a piece of our history.



Our first marketing campaign



Announcing our first manager, Alec Kennedy



Our first member Sylvia Edgar (right) at the first AGM

Visit qudosbank.com.au/OurHistory to read more about our history.



ladies and gents,
this is the moment
you've waited for...

At the end of April, we asked our members to tell us what makes them 'Come Alive' in 25 words or less for the chance to win a meet and greet with an iconic Aussie showman. The winners will enjoy a cocktail reception while meeting the beloved Aussie, followed by VIP seats at Qudos Bank Arena, and one night's accommodation at Sydney Olympic Park.

Congratulations to the four winners who will have 'A Million Dreams' come true during 'The Greatest Show!'

Jan H. - VIC

Rosemary M. - VIC

Liane S. - NSW

Benjamin D. - VIC

"Many thanks to Qudos Bank for this wonderful prize. My husband and I look forward to meeting 'our' Hugh - now a global sensation - and enjoying his show at the fabulous Qudos Arena!"

- Winner Jan H.

For more information about upcoming competitions visit facebook.com/qudosbank



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 9 August 2019 EST (refer to Nomination Pack for details).

2019 AGM - Save the date

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

Date: Wednesday 27 November

Venue: Pullman Hotel Mascot
191 O'Riordan Street,
Mascot NSW 2020

More information to come.




Back to Basics with a great rate


3.29%[#] p.a

Comparison rate

No Frills Home Loan[^]

Applications from 16/7/19 for established owner-occupied homes over \$150,000. Principal and interest repayments and deposit of 20% or more.

 1300 747 747

 qudosbank.com.au



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. [^] 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 rate assumes a loan for an owner-occupied established home of \$150,000, monthly repayment frequency, a term of 25 years, a 20% or more deposit with principal and interest repayments. For more information, please call 1300 747 747. You should read and consider the relevant Terms and Conditions and our Financial Services Guide available on our website qudosbank.com.au, before deciding whether to obtain any of our financial products or services. Rates current as at 16 July 2019. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865



around the traps

with Antar Chahine, Executive Manager Risk and Compliance

Near, far, wherever you are, your safety and protection is our priority

Whether you are buying the latest technology online from the comfort of your couch, ordering food on the way home from work with the ease of a mobile app, or perhaps treating yourself to a one of a kind perfume on a European excursion, we monitor card transactions 24/7 to be on the lookout for any suspicious activity.

Keeping your cards safe

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. 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 card transactions using Verified by Visa
- › Offer SMS and email alert notifications to notify you of purchases
- › Allow you to manage your card and PIN online, making it easier for you to report a card lost or stolen, anytime or anywhere

Remember, you should always protect your card like it's cash and never hand over your card, pin or any of your card details to anyone if you're unsure. We will never ask you to disclose your PIN or passcode under any circumstances. If your card is lost or stolen, please ensure that you report it immediately in Online Banking or by contacting us on 1800 621 199 (24 hours toll free) or during business hours on 1300 747 747.



Protecting your personal information

In 2018, Australians lost almost half a billion dollars to scammers. Unfortunately, these losses are continuing throughout 2019. To further protect our customers and to stay up to date with the latest technology and scams, Qudos Bank has invested in digital fraud prevention technology to assist in protecting you while using online and mobile banking.

This technology supports us in detecting suspicious activity and helps to stop unusual transactions in real time, before the money is able to leave your account. This is all in addition to our wide range of security measures used to help protect your personal information and transactions.

It's a timely reminder to ensure we do not give anyone access to our computers, devices, internet and mobile banking logins, or divulge passwords and/or SMS authorisation codes to any third parties, no matter how legitimate you may think they are.

Please also ensure your contact details are up to date, including registering your verbal account password if you've not already done so.

If you need additional information or assistance, please visit us on qudosbank.com.au or if you are concerned about the security of your accounts and information, please contact us during business hours on **1300 747 747** or send us a secure email via Online Banking.



we're going paperless

More savings back to you and the planet
with new digital AGM and election notices.

By now you should have received your notice with your June statements asking how you would like to receive notice of AGMs and Director Elections. Be sure to let us know by 30 August 2019 if you would like to continue receiving individual notice in the mail for this year's AGM and Director Elections.

 1300 747 747  quodosbank.com.au



it's good to know that your money is safe with Qudos Bank

Qudos Bank is regulated by the Australian Prudential Regulation Authority (or "APRA", as it's commonly referred to). This means that Qudos Bank is also part of the Financial Claims Scheme (the "FCS").

The FCS is an Australian Government scheme that provides protection and quick access to deposits in banks, building societies and credit unions in the unlikely event that one of these financial institutions fails. Under the FCS, certain deposits are protected up to a limit of \$250,000 for each account holder.

The FCS can only come into effect if it is activated by the Australian Government when an institution fails. Once activated, the FCS will be administered by APRA. In an FCS scenario, APRA would aim to pay the majority of customers their protected deposits under the Scheme within seven calendar days.

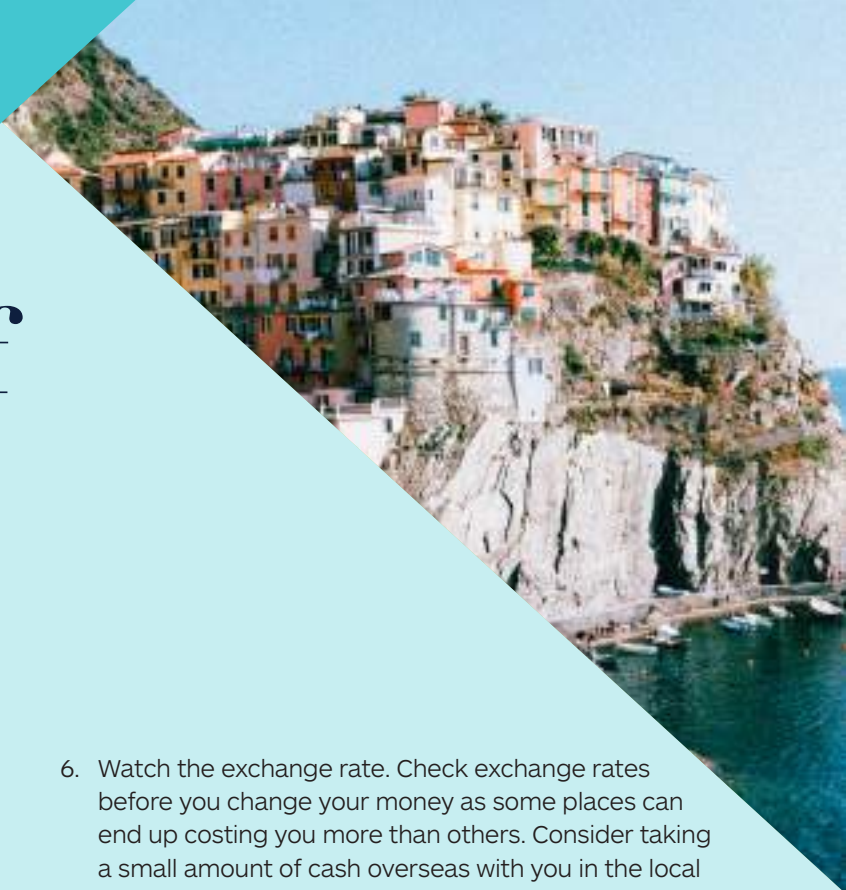
All Qudos Bank customers who hold a Transaction Account with us (including a Retirement Savings Account) may be entitled to payment under the FCS. Payments under the FCS are subject to a limit for each depositor.

Further information on the FCS is available on the **FCS website**.



Saving tips for travelling

dreaming of a european getaway?



Whether it's strolling along the Champs-Élysées, riding the Italian streets on your Vespa, or celebrating at Munich's Oktoberfest, a European holiday sounds like a dream. We've put together 10 tips to help you save money to turn your dream holiday into a reality.

1. Start saving early. If possible, give yourself plenty of time to save. The distance from Australia to Europe means you want to spend as much time as you can there while also making the most of your trip.
2. Examine your spending. Look at where you're spending your money and work out what you're willing to remove or reduce. Go through your memberships and subscriptions to see what you might be able to cancel, or perhaps wait and buy things on sale rather than paying full price. Cutting down on coffees or takeaways can also go a long way.
3. Have a regular savings plan. Putting money aside each week can significantly add up. Work out what you can afford to save and consider having it automatically deducted from your everyday account into a savings account. Talk to us about the best savings account to help your money grow.
4. Budget before you go. Use the internet to figure out an approximate cost for your main expenses like flights, accommodation, food and entertainment. Then, work out a budget of how much you can afford for each.
5. Map out your itinerary. Knowing where you plan to go and what you want to do can help save money on your trip. Buying bus, plane and train tickets ahead of time can mean big savings with advance rates. It's also a good idea to pre-book attractions as it can often work out cheaper than buying them on the day of.
6. Watch the exchange rate. Check exchange rates before you change your money as some places can end up costing you more than others. Consider taking a small amount of cash overseas with you in the local currency or withdraw cash from an ATM. Consider using a Cash Passport card to load up with your choice of currency that lets you lock in your exchange rate so you know how much you have to spend. You can use the card wherever Mastercard is accepted.
7. Use price comparison websites to search for the best deals on items like flights, accommodation and hire cars.
8. Search for deals. Some cities will offer tourist passes to save on attractions. Look for special offers both online and once you arrive.
9. Look for free activities. Take advantage of low-cost or free options in each place you visit. Free walking tours run by locals can be a great way to see the area for a small cost. Or, check out the local scenery rather than a paid tourist attraction.
10. Track while you're there. Keep track of your spending while you're travelling to make sure you stay on budget. You may decide to forgo that second gelato so you can keep saving towards the big things, like tours or special accommodation.

Saving before and during your trip doesn't mean missing out on having a great time as it may even allow you to have a wider range of experiences for less! Wherever you decide to travel next, remember to save, plan, budget, and most importantly, enjoy.

Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Multi-currency Cash Passport™ and Cash Passport™ Platinum ("Cash Passport") in conjunction with the issuer, Heritage Bank Limited (ABN 32 087 652 024, AFSL 240 984). You should consider the Product Disclosure Statement for the relevant Cash Passport available at www.cashpassport.com.au before deciding to acquire the product. Any advice does not take into account your personal needs, financial circumstances or objectives and you should consider if it is appropriate for you. MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Qudos Bank receives a commission for arranging Cash Passports which is the greater of \$15 or 1% of the amount loaded and 1% for reloads. See our FSG on our website for more information.



For help on how to save for your European holiday, call us on 1300 747 747. Or visit the Qudos Bank website for more information on any of our products.

in the community

Connecting with our community and participating in various initiatives has always been a priority to us here at Qudos Bank. In the past couple of months, we've golfed for a cause, celebrated lifelong friendships, promoted healthy living and ice skated to bring smiles to children's faces.

QCCT Golf Day

On a Friday morning in May, the Qantas Cabin Crew Team (QCCT) gathered at Botany Bay Golf Club in Sydney, to raise funds for children in need throughout Australia and around the world. Formed in 1998, QCCT is committed to providing child education sponsorship programs. The event raised a total of \$6000, assisting with projects to increase job skills training, education and basic supplies. Qudos Bank joined in on the day to support their ongoing work and to help in raising funds. It was a successful day, a real hole-in-one!

To find out more about QCCT or upcoming activities, [click here](#).



Queensland Corporate Games

Over 80 staff members and friends of staff members representing Air Services Australia gathered for the fourth annual Queensland Corporate Games in Brisbane. This year, Air Services Australia had representatives participating in a wide range of sports including touch football, soccer, beach volleyball, ten pin bowling, tennis, cricket and golf. All participants put their best foot forward with almost all teams finishing in the top eight, with some even scoring first place! We were happy to support Air Service Australia's participation in the games, promoting friendly competition and an active weekend.



Variety Ice Skating Event

On a rainy Thursday morning in June, there was no shortage of sunshine in Macquarie Centre Ice Rink. Qudos Bank supported the Ladies of Variety (the Children's Charity), which provides specific hands-on opportunities for special needs children, with their bi-annual Ice Skating event. Members of our team helped bring the children around the rink, bringing smiles to their faces while sporting their new Qudos Bank beanies!



Red Tail Road to 100

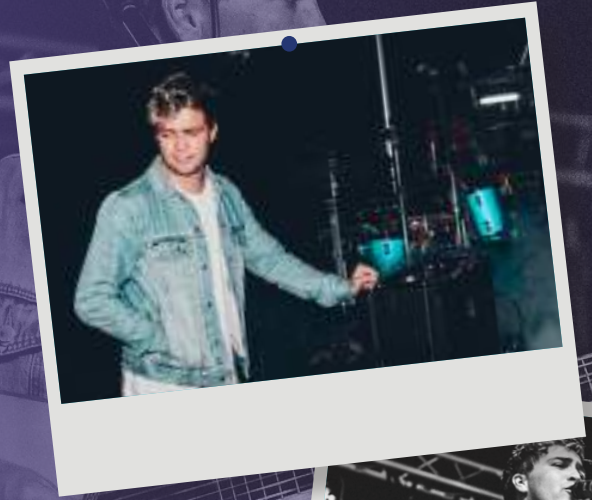
In May, we supported the Red Tail Road to 100 reunion event in Perth. These events celebrate the lifelong friendships between former Qantas staff and recognise their contributions to the airline and aviation industry. The initiative aims to reunite former employees over a series of events across Australia and overseas in the lead up to the airline's centenary in 2020.

If you are interested in joining Red Tail Road to 100 Foundation, [click here](#) to view and contact the chapter in your area.



Talent Development Project Scholarship

Every year, Qudos Bank partners with the Talent Development Project (TDP) to support an up and coming music artist to achieve their dreams. This year, TDP graduate Chris Rose was awarded the highly sought after \$50000 scholarship to assist in his musical journey with recording, touring and collaboration with other artists. From the seaside town of Port Macquarie in NSW, Chris is already turning heads being interviewed on KIIS FM's Aussie Music Show 'Planet OZ' with his latest single 'Someone Like You' being added to the Hit Network across Australia. To hear performances from TDP students and graduates, drop into the Qudos Bank Arena member lounge if you're in Sydney for a concert and be sure to check out Chris's latest single 'Someone Like You', [here](#).



drop it low

Unlock our secured car loan rate[^]

6.69 %[^]
p.a.
variable rate

6.90 %[#]
p.a.
comparison rate



1300 747 747



quodosbank.com.au

Important Information [^]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 16 July 2019.