



“Home is where the Qantas Points are!”



Catch up with our CEO

Project IQ: Our digital transformation - commenced!

The home loan that keeps on giving!

Annual Board Elections

# Catch-up with our CEO, Scott King

## More for Members

We've always taken great pride in our ability to consistently deliver more benefits to our Members, and the last few months have been no exception.

## More investment in making banking easy

This month I'm very pleased to announce the commencement of phase 1 of our digital transformation project, as we look to transform our core system, online, mobile and tablet banking.

Banking will be made easier, simpler, faster and more personal for Members.

Our digital transformation is a 3 year project, with some benefits felt early, as we improve our existing technology, and delivery of new functionality and benefits when we move into our innovation phase. Ultimately, you'll have the choice to do more online and on your mobile. It will mean streamlined processes, including instant account opening, and improvements to make the lending application process simpler and more efficient.

We start with the launch of our new mobile banking App, a highly anticipated improvement on our current mobile offering, which we're looking forward to releasing to Members later this year.

## More rewarding experiences


We're pleased to announce that in addition to our Member Lounge at Qantas Credit Union Arena we've now opened an exclusive Members lounge at the Allphones Arena - It's just another way we reward you for banking with us.

For our interstate Members – we haven't forgotten you. We'll also be providing some ticket giveaways later this year for your local entertainment venues. Keep an eye on our website and Facebook page for more on these upcoming offers.

## More rewarding products

We're also proud to be one of only two financial institutions in Australia to exclusively offer Qantas Points on your home loan. It really is one of the fastest and easiest ways to boost your Qantas Points balance and get on that dream holiday sooner.

This month we've made this product even more rewarding for Members with a further 0.25% introductory discount for 2 years. Not only is it the lowest rate in this category, it also features a great earn rate of 150 Qantas Points for every \$1000 on your loan balance per annum. For more info see page 5 in this issue.



**Scott King**  
CEO  
Qantas Credit Union



“The \$0 annual fee  
Lifestyle Plus Credit Card.  
Live large!”

Intro rate:

**4.99%op.a.**

for purchases and balance transfers (first 5 months)<sup>^</sup>

Standard rate:

**15.85%op.a.**

1300 747 747  
[qantascreditunion.com.au](http://qantascreditunion.com.au)



<sup>^</sup>Intro rate applies to all transactions (including purchases and balance transfers) for the first five months from the date your account is approved. Rates current as at 16 June 2015. Loans are subject to approval. Normal lending criteria and fees and charges apply. Terms and conditions apply and are available on request. Qantas Staff Credit Union Limited trading as Qantas Credit Union ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305.



# [PHASE 1] COMMENCING OUR DIGITAL TRANSFORMATION.

We've started! Our project team are very excited to announce that we have now commenced Phase 1 of our digital transformation project, which runs till December 2015. This stage marks the start of our 3 year project, as we look to transform our core system, online, mobile and tablet banking.

So what's on for Phase 1?

## OUR NEW MOBILE AND TABLET BANKING APP!

It's a great line up for the start of our project with one of the most anticipated deliverables launching later this year - our mobile and tablet banking App.

Our new App will be compatible with Apple and Android devices and will be purpose built providing access to the same features and functionality you have now, but in a more streamlined and easy to use format. We'll also reveal some additional features, which we'll showcase as the build continues.

The great thing is that we can continue to evolve the App functionality and features as new enhancements become available and the needs of our Members change.

Once available, Members will be able to download the App or download the update if they already have our current App and can start using it straight away.

## FASTER, MORE PERSONALISED SERVICE

Our employees who provide service to you will also receive some enhancements to our system, which will mean that they'll have faster access to your accounts and details - so we can complete your requests and enquiries quicker.

These upgrades are all about ensuring you receive a more personalised banking experience and will continue to improve as the project rolls out over the next 3 years.

## BETTER INTERNAL EFFICIENCIES

Our finance and credit control department will also receive new systems, which will provide our employees access to more streamlined processes, improved workflow and the provision of more robust reporting and dashboards.

## WE'LL KEEP YOU UPDATED

We will keep you updated about the progress, benefits and improvements of each phase as we move forward.

For the latest news, please visit the news and blog sections of our website or see our Facebook page.

We're here to answer any questions you may have, so if you would like to contact us at any stage you can write to us at [projectiq@qantascreditunion.com.au](mailto:projectiq@qantascreditunion.com.au).

CONNECT WITH US



THE BUSINESS OF  
BETTER BANKING



# Member benefits now at Allphones Arena!

We're very pleased to announce that we have extended our benefits to Members at another key entertainment venue - Allphones Arena.

You can now take advantage of our exclusive Member Lounge facility. Just like our lounge at Qantas Credit Union Arena, you can enjoy live music by the Talent Development Project, complimentary snacks and Members only bar.

In addition, you'll also have access to win complimentary tickets, and purchase special ticket offers from time to time. For our interstate Members – we haven't forgotten you. We'll also be providing some ticket giveaways later this year for your local entertainment venues. Keep an eye on our website and Facebook page for more on these upcoming offers.

Let us reward you in one of our Member Lounges, just show your QCU debit or credit card for entry, you can also bring up to 4 guests with you.



- > Allphones Arena Member Lounge – Club Level, Level 3 (1st floor up from Grand Foyer Entry).
- > Qantas Credit Union Arena Member Lounge - (Opposite Door 13 on top level foyer).

We look forward to seeing you there!

## NEW! Member Hub @ qantascu.com.au



Have you checked out our new Member hub yet? We've recently upgraded our Member offers tab on our website and created a dedicated Member Hub, where you'll find current Member offers, benefits, competitions and community news.

- ✓ Member Lounge Activity – view photos and activity from our lounges at QCU Arena and Allphones Arena, make sure you hashtag **#QCUMemberLounge** for a complimentary drink and to see your photos on our page.
- ✓ Member Offers – find out about the latest competitions and ticket offers for concerts at the QCU Arena and Allphones Arena. Stay up to date with current Member benefits from our insurance partner Allianz, Cellarmasters and financial planning seminars. Also take advantage of other special promotions and giveaways.
- ✓ Events - view our gallery of recent events including sponsored events, financial planning seminars, industry events and awards nights.
- ✓ Employee fun and charity support – learn about how QCU and our employees are supporting the community and charity organisations, as well as our contributions to Greenfleet in support of a sustainable environment.

We hope you enjoy our new interactive community space!

# The home loan that keeps on giving!

With our **Qantas Points Home Loan Package**, not only do you receive a great home loan full of features and benefits, it's also a fast way to earn Qantas Points.\*

NOW with a 0.25% introductory discount<sup>^</sup> for 2 years, there's never been a better time to apply!

Plus at the end of the intro rate<sup>^</sup> period you still continue to earn Qantas Points!

### Everything you need in a home loan:

- ✓ \$0 banks fees
- ✓ FREE offset account
- ✓ Earn 150 Qantas Points\* for every \$1000 on your loan balance per annum
- ✓ Available on home and investment loans



### Contact us today

Speak to a specialist today, call us on 1300 380 380, drop into your nearest branch or visit [qantas.com.au/rewards](http://qantas.com.au/rewards)

Normal lending criteria and fees and charges apply. Terms and conditions apply and are available upon request. Rates current as at 16 June 2015. #WARNING: This comparison rate applies to the example or the examples given. Different amounts, amount of \$150,000 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 and a term of 25 years have been used to calculate our comparison rate. ^Not available for existing Qantas Credit Union loans (including switching and variations). Discount applies for 2 years from the date we fund the loan. At the end of the discount term the rate reverts to the standard Qantas Points Home Loan Package rate. This offer is available for a limited time.\*You must be a member of the Qantas Frequent Flyer program to earn and redeem 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](http://qantas.com/terms). Qantas Points accrue in accordance with and subject to the Qantas Points Banking Rewards Terms and Conditions and your Qantas Points Home Loan Package Terms and Conditions available on the Qantas Credit Union website [qantas.com.au/rewards](http://qantas.com.au/rewards). A joining fee usually applies, however, Qantas Credit Union has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qantas Credit Union members who are not already a Qantas Frequent Flyer member and who apply at [qantas.com/joinffqscu](http://qantas.com/joinffqscu). Qantas Credit Union 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.



“This little piggy went to L.A. and you could too!”

Simply have \$1,000 in your Qantas Points Saver account at end of a month between July and October 2015 for your chance to win.\*

Competition terms and conditions apply, please visit [qantas.com.au/rewards](http://qantas.com.au/rewards)



FREQUENT FLYER 



Competition opens 1/7/15 and closes 31/10/15 at 23:59 (AEST). Total notional prize pool value \$10,400.48. Winners drawn at 11am on 5/8/15, 3/9/15, 5/10/15, 4/11/15 at Salmat, Level 2, 116 Miller Street, North Sydney NSW 2060. Winners notified by mail and published in The Australian on 10/8/15, 10/9/15, 12/10/15, 11/11/15. Permit numbers NSW: LTPS/15/03939, VIC: 15/1152, ACT: TP 15/05948, SA: T15/887. Terms and conditions, and our privacy policy available at [qantas.com.au](http://qantas.com.au). The Promoter is Qantas Staff Credit Union Ltd trading as Qantas Credit Union 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. QCU 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](http://qantas.com/terms). Qantas Points accrue in accordance with and subject to the Qantas Points Banking Rewards Terms and Conditions issued by Qantas Credit Union available at [qantas.com.au/rewards](http://qantas.com.au/rewards). A joining fee may apply, however, Qantas Credit Union has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qantas Credit Union members who are not already a Qantas Frequent Flyer member and who apply at [qantas.com/joinffqscu](http://qantas.com/joinffqscu). Qantas Credit Union 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 Product Disclosure Statement (PDS) before opening an account with us. For a PDS, including our Qantas Points Saver SPDS please visit [qantas.com.au](http://qantas.com.au). Qantas Staff Credit Union Limited trading as Qantas Credit Union ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305.



**QLounge**

# Q&A with Katie Reeves

## How long have you been with QCU?

I started with QCU in January 2013.

## Who belongs to your family?

I have my amazing parents, Jen & John. Epic siblings – Anna & Mitch and best friend Tamm.

## What's the best part of your job?

The best part of my job would have to be taking the stress of purchasing a house or car off Members' shoulders and reassuring them that they are in safe and capable hands. I believe I have a passion for making sure my Members are always happy, whatever it takes.

## What's your favourite getaway destination?

That's a tough one. I road tripped around the South Island of NZ in a van for a few weeks last year and the scenery there is nothing short of amazing, however I think the most memorable would have to be the 4x4 trips I've done around Australia with my crazy family, our trusty defenders and our 5 swags. From four wheel driving our way along the Cannon Stock Route in the WA Desert, climbing Uluru, exploring Kings Canyon, taking in Lake Argyle, whale watching on the Nullarbor, relaxing in the Mataranka Springs, experiencing underground living in Coober Pedy and flying over places like Lake Eyre and Flinders Ranges – Australia definitely takes the cake.

## Favourite Recipe?

Rainbow Salad with Pan Fried Salmon & Avocado

## Rainbow Salad with Pan Fried Salmon & Avocado

### INGREDIENTS:

- 2 x 150g fresh salmon, skin on
- 1 x small avocado

### SALAD INGREDIENTS:

- 2 x handfuls baby spinach
- 1 x small fennel bulb, sliced thinly
- 1 x handful rocket
- 1 x small carrot, sliced thinly
- ¼ x purple cabbage, sliced thinly
- ½ bunch coriander, chopped finely
- 2 x radishes, sliced thinly
- 6 x mint leaves, chopped finely.

### METHOD:

1. Combine all salad ingredients in a bowl and toss to combine. Set Aside.
2. Heat a non-stick frying pan and add coconut oil. When pan is hot, place the salmon skin side down and cook for 2-3 mins or until skin crispy.
3. Flip over and cook the other side for approx 2 mins. Remove.



## FREE Seminar!

### Redundancy & Retirement Planning Seminar, Sydney



Qantas Credit Union in conjunction with ClearView will be holding a complimentary Redundancy & Retirement Planning seminar.

Places are limited!

**Date:** Tuesday 11 August

**Time:** 6pm

**Address:** Level 2, 420 Forest Road, Hurstville

To reserve your seat register online at [qantascu.com.au](http://qantascu.com.au) or call us on **1300 747 747**.

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# Annual Board Elections



Notice of the 2015 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 the Credit Union. 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 5131, 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 31 July 2015 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 2015 Annual General Meeting.

# Announcing 2015 AGM

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

**Date**  
Wednesday  
25 November 2015

**Time**  
5pm

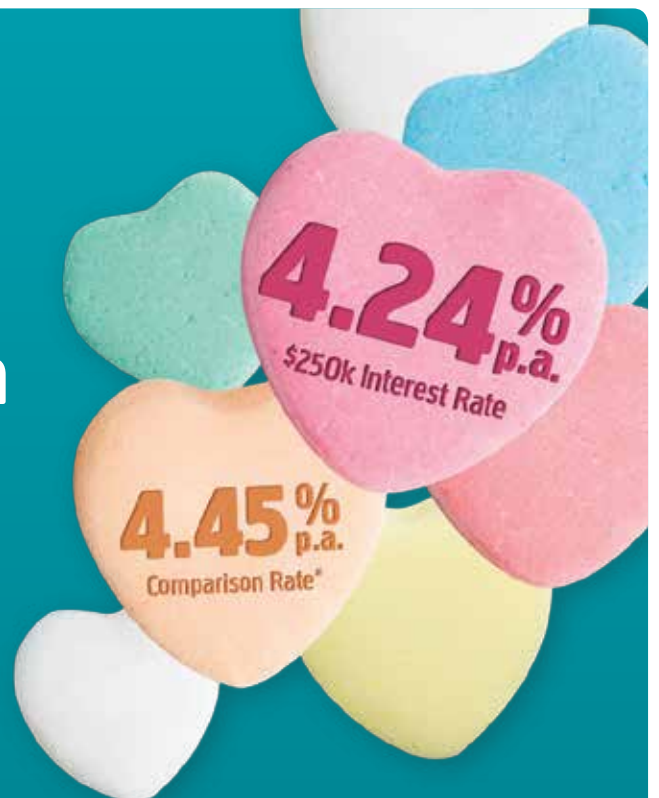
**Venue**  
Novotel Sydney  
Brighton Beach  
The Grand Parade  
Brighton-Le-Sands, NSW

To register please contact:  
Helen James on  
**(02) 9582 3231** or  
[hjames@qantascu.com.au](mailto:hjames@qantascu.com.au)



## “Get a sweeter deal with our Honeymoon Home Loan.”

With a 0.25% discount off our Low Cost Home Loan Package for 2 years<sup>^</sup>, our variable rate home loan keeps the love alive.



Normal lending criteria and fees and charges apply. Terms and conditions apply and are available upon request. Rate current as at 16 June 2015. #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 rate. ^Not available for existing Qantas Credit Union loans (including switching and variations). Interest only option not available on this offer. Discount applies for 2 years from funding. At the end of the discount term the rate reverts to the relevant tier of the Low Cost Home Loan Package, based on the original funded amount. This offer can be withdrawn by QCU at any time. Qantas Staff Credit Union Ltd trading as Qantas Credit Union ABN 53 087 650 557 AFSL/Australian Credit License 238305. BSB 704 865.

# OUR LOWEST HOME LOAN RATES EVER!

We've never had a better line up.

**Great rates! For more information please visit our website at [qantascreditunion.com.au](http://qantascreditunion.com.au)**

## Home Loans & Personal Loans

Honeymoon Home Loan <sup>^</sup>		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
\$150,000 - \$249,999.99	4.34%	4.54%
\$250,000 - \$499,999.99	4.24%	4.45%
\$500,000 - \$749,999.99	4.24%	4.45%
\$750,000 - \$999,999.99	4.19%	4.40%
\$1 million or more	4.14%	4.35%

Qantas Points Home Loan Package		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
\$150,000 & over	4.64%	4.64%
\$150,000 & over intro rate*	4.39%	4.59%

Low Cost Home Loan Package		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
\$150,000 to \$249,999.99	4.59%	4.59%
\$250,000 to \$499,999.99	4.49%	4.49%
\$500,000 to \$749,999.99	4.49%	4.49%
\$750,000 to \$999,999.99	4.44%	4.44%
\$1 million & over	4.39%	4.39%

Qantas Points Car Loan		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,3</sup>
Fixed Rate Loan - Secured	8.59%	8.59%

Fixed Rate Home Loans		
Term	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
1 Year Fixed Rate	4.39%	4.48%
2 Year Fixed Rate	4.39%	4.47%
3 Year Fixed Rate	4.49%	4.49%
4 Year Fixed Rate	4.49%	4.49%
5 Year Fixed Rate	4.49%	4.49%

On expiration of the fixed rate period, the interest rate reverts to the variable rate Low Cost Home Loan Package tier for a loan amount of \$250,000.

Personal Loans		
	Variable p.a.	Comparison p.a. <sup>1,3</sup>
Special Secured Personal Loan	7.09%	7.09%
Unsecured Personal Loan	11.64%	11.64%

## Savings & Investments

Qantas Points Saver	
On Call Savings	Rate p.a.
All balances	2.00%

Qwealth Term Deposits <sup>5</sup>		
Term	Rate p.a.	Minimum amount
3 months	2.80%	\$5,000
6 months	2.90%	\$5,000
12 months	2.90%	\$5,000

Term Deposit Rates		
Term	Rate p.a.	Minimum amount
5 months	2.75%	\$10,000
7 months	2.75%	\$10,000
11 months	2.75%	\$10,000

DIY Super Saver <sup>4</sup>		
Base Interest Rate	Bonus Rate p.a.	Maximum Rate p.a.
1.95%p.a.	1.00%	2.95%p.a.



### Important information:

All interest rates current as at 16 June 2015, subject to change. Normal lending criteria and fees and charges apply. Terms and conditions apply and are available upon request.

<sup>^</sup>Not available for existing Qantas Credit Union loans (including switching and variations). Interest only option not available on this offer. Discount applies for 2 years from funding. At the end of the discount term the rate reverts to the relevant tier of the Low Cost Home Loan Package, based on the original funded amount. This offer can be withdrawn by QCU at any time.

\*Not available for existing Qantas Credit Union loans (including switching and variations). Discount applies for 2 years from the date we fund the loan. At the end of the discount term the rate reverts to the standard Qantas Points Home Loan Package rate. This offer is available for a limited 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.

4. Bonus rate applied when investment is \$10,000 or more and no withdrawals are made in a month. For Self-managed Superannuation Funds only.

5. Only available in Qwealth Superannuation Master Trust. Interest at maturity only.

Financial products referred to in QNews are offered, issued and administered by Qantas Staff Credit Union Limited trading as Qantas Credit Union ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305, unless noted otherwise. Qantas Credit Union 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.

**Apply online at [qantascreditunion.com.au](http://qantascreditunion.com.au)  
or call us on 1300 747 747**

