



OCTOBER 2017

feel at home

with your Home Loan Bank of the Year



this
edition:



Switch to
eStatements



Q&A with
Anthony Pham



Your door to
destination



catch-up with

Scott

For some time we have been communicating to you about our new core banking system and the launch of our new mobile banking app and Online Banking platform.

While we had anticipated our readiness to launch in October, we acknowledge the enormity of this project and the importance of getting this right.

As such, we have decided to spend more time to ensure our project objectives are met and that we deliver the best possible solution for our people and customers. At this stage we can confirm that this launch won't occur in 2017.

I encourage you to keep up to date with any news and announcements regarding our technology project at our information site: qudosbank.com.au/BuildingABetterFuture.

Financial Performance

The 2016/2017 financial year was a challenging one, with intervention by our regulator to cool home lending and the need to balance business as usual with an enormous program of work related projects. I'm pleased to say we still managed to grow our loan portfolio

by 6.5% from \$2.73 billion to \$2.91 billion; and our deposits grew by 5.4% to \$3.09 billion.

The Latest On Brand Awareness

With our new brand launching just 18 months ago, I am very pleased with how quickly the brand has found its way into the language of consumers, and how the branding objectives of the sponsorship are being fully realised. This sponsorship also enables us to offer our customers special offers and unique competitions – including, as you will see later in this issue, opportunities to be flown from around Australia to see one of the world's greatest music legends.

Scott
CEO, Qudos Bank



switch to eStatements

Make paper statements a thing of the past. Switching to eStatements is fast, convenient and most importantly, environmentally friendly.

Follow these easy steps to switch:

1. Login to Online Banking
2. Click on the Services tab
3. Select the eStatements icon
4. Read the Terms and Conditions
5. Click Register

Once registered, you can retrieve your eStatements from within Online Banking straight away.

Please note you will need to login to Online Banking via qudosbank.com.au. The QActive app is not currently enabled for this service.

Need help registering for Online Banking?

Call us on 1300 747 747 or head into your nearest branch and we can help set up your Online Banking details.

want to see a living legend live? we can let it be.

win two seats to our VIP arena suite for you and the legend in your life.

enter at 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. | BSB 704 865

Q&A with Anthony Pham



Branch Manager at the Miranda Branch.

How long have you been with us?

Since 01/07/2015, 2 years and 3 months.

What's the best part about your job?

Everyone at Qudos Bank is so willing to help each other and the organisation has a great family feel.

Favourite Holiday Destination?

Hong Kong is my favourite holiday destination so far. I love the vibe of the city; there are so many cool bars & cafes, the nightlife is great and the shopping is amazing.

Last movie you watched?

John Wick 2. The action scene is about 1.5 hours long and includes a mix of martial arts and gun fu techniques.

Anthony's recipe suggestion for the summer season...

prawn tacos with lime-avocado salsa



Ingredients:

- 1 just-ripe avocado finely chopped
- 1/4 cup finely chopped coriander
- 1 red Birdseye Chilli (optional), seeded, finely chopped
- 2 1/2 tablespoon lime juice
- 1kg raw deli prawns thawed, peeled leaving tails intact, deveined
- 1 tablespoon olive oil
- 1 tablespoon Mexican seasoning
- 12 small our tortillas
- 1/2 cup (150g) mayonnaise
- 1 teaspoon smoked paprika
- 1/4 red cabbage, finely shredded
- 1 carrot, peeled, cut into matchsticks
- 2 radishes, thinly sliced

Method:

- Step One:** Combine the avocado, coriander, chilli, if using, and 1 1/2 tablespoons of the lime juice in a bowl. Season. Set aside for 10 mins to develop the flavours.
- Step Two:** Combine the prawns, oil and Mexican seasoning in a medium bowl. Heat a large frying pan over high heat. Cook the prawns, turning, for 5 mins or until prawns change colour and curl.
- Step Three:** Meanwhile, heat the tortillas following packet directions.
- Step Four:** Combine mayonnaise, paprika and remaining lime juice in a bowl. Season.
- Step Five:** Divide tortillas among serving plates. Divide cabbage, carrot, radish and lime-avocado salsa among the tortillas. Top with the prawns. Drizzle with the mayonnaise mixture. Fold to enclose the filling. Serve immediately.



big savings, better living.

Home Loan Bank of the Year



Let us help you make your dream a reality!

 Call us on 1300 747 747

 quodosbank.com.au

Loans are subject to approval. Terms and Conditions, normal lending criteria and fees and charges apply and are available upon request.
Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305.

RSPCA Cupcake Day



Supporting our community

We're proud to support many worthy causes, and one we continue to support year after year is Animal Welfare. On Monday 21st August we participated in RSPCA Cupcake Day. RSPCA Cupcake Day makes a stand for animal welfare and 100% of funds raised help rescue, rehabilitate and re-home the 135,000 animals that come through RSPCA shelters every year.

Our employees enjoyed a range of sweet treats and raised \$712 to help our furry little friends.



Announcing our 2017 AGM

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

Date: Wednesday 29 November

Time: 3.00pm

Venue: Bediegal & Gwaegal Rooms
Pullman Sydney Airport
Hotel Level 1,
191 O'Riordan Street,
Mascot 2020

To register your attendance at the meeting please contact:
Helen James on (02) 9582 3231
or hjames@quodosbank.com.au

Revised Hours

Qantas Freight Terminal, Sydney

Please be advised that the new hours for our freight branch are
Tuesday - Thursday
10.30am - 2.30pm (AEDT).

from
wherever
you are



Sending and receiving money overseas is easy!

 Visit quodosbank.com.au for more information

Qudos Bank has an arrangement with Western Union Business Solutions (Australia) Pty Ltd (ACN 150 129 749; AFSL 40409) to assist with foreign exchange and payment services. We share 50% of foreign exchange and fee revenue. Terms and Conditions and fees apply. Please refer to our website for more information.



your door to destination

Be rewarded for your banking with our Qantas Points Banking range.

Being a frequent flyer isn't the only way you can earn Qantas Points. With Qudos Bank, you could be flying to your dream destination sooner than you think with our Qantas Points Banking range. After all, you should be rewarded for your banking.

Want to find out how many Qantas Points you could earn? Head to qudosbank.com.au/rewards and calculate your earn potential or call **1300 380 380**.



Qantas Points Home loan

- Earn 150 Qantas Points* for every \$1000 on your loan balance per annum
- Competitive interest rate
- \$0 annual fee



Qantas Points Car Loan

- Earn 1000 Qantas Points* for every \$1000 on your loan balance per annum
- Loan amount starting from \$15,000
- Available on cars, caravans, boats and motorcycles up to 5 years old
- \$150 application fee, \$0 account keeping fees^



Qudos Bank Visa Platinum Credit Card

- 1 Qantas Point per \$1AUD spent on eligible purchases** for the first \$2,500 per calendar month, then 0.5 Qantas Points per \$1AUD thereafter
- Annual fee of \$249
- Up to 55 days interest free*



Qantas Points Saver

- Earn 400 Qantas Points for every \$1000* on your average monthly balance per annum
- \$0 account keeping fee

* 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. 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 Qudos Bank website qudosbank.com.au/rewards. A joining fee usually applies, 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. 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. # Eligible purchases do not include cash advances, ATO payments, Bpay, interest, balance transfers, fees and charges or traveller's cheques and foreign currencies - these do not earn Qantas Points. For the full list of exclusions, please refer to the Visa Platinum Credit Card Conditions of Use at qudosbank.com.au. An annual Qantas Points maximum of \$200,000 of eligible purchases per customer for each 12 month period applies, commencing from the date your account is opened and each account anniversary thereafter (Eligible Transaction Cap), regardless of the number of Qudos Bank Platinum Credit Cards held by you. ^ See fees and charges at qudosbank.com.au as early repayment and dishonour fees may apply. ~ Up to 55 days interest free on purchases only applies if your account is paid in full by the due date each month. Excludes cash advances and BPAY transactions. Payment must be received by Qudos Bank by close of business.

we've kept the best news 'til last!

Home Loans

Low Cost Home Loan Welcome Rate[^] - from 19 October 2017

Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}
Owner Occupier	3.89%	3.89%	3.99%	3.99%	4.29%	4.29%
Investment	4.54%	4.54%	4.64%	4.64%	4.94%	4.94%

Applicable for new applications received from 19 October 2017 with a minimum loan balance of \$150,000.

Fixed Rate Home Loans - from 19 October 2017

Owner Occupier	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}
1 Year Fixed Rate	3.89%	4.21%	3.89%	4.21%	3.89%	4.21%
2 Year Fixed Rate	3.89%	4.18%	3.89%	4.18%	3.89%	4.18%
3 Year Fixed Rate	4.09%	4.20%	4.09%	4.20%	4.09%	4.20%
4 Year Fixed Rate	4.39%	4.29%	4.39%	4.29%	4.39%	4.29%
5 Year Fixed Rate	4.49%	4.34%	4.49%	4.34%	4.49%	4.34%

Investment	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}
1 Year Fixed Rate	4.39%	4.84%	4.39%	4.84%	4.39%	4.84%
2 Year Fixed Rate	4.39%	4.80%	4.39%	4.80%	4.39%	4.80%
3 Year Fixed Rate	4.39%	4.76%	4.39%	4.76%	4.39%	4.76%
4 Year Fixed Rate	4.59%	4.79%	4.59%	4.79%	4.59%	4.79%
5 Year Fixed Rate	4.79%	4.85%	4.79%	4.85%	4.79%	4.85%

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.

Qantas Points Welcome Rate Home Loan⁺ - from 19 October 2017

Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}	Interest Rate p.a.	Comp. rate ^{1,2}
Owner Occupier	4.04	4.04	4.14%	4.14%	4.43%	4.43%
Investment	4.69	4.69	4.79%	4.79%	5.04%	5.04%

Applicable for new applications received from 19 October 2017 with a minimum loan balance of \$150,000.

we've kept the best news 'til last!

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 1 November 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	2.50%	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.

DIY Super Saver - from 22 August 2016

Tier	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
\$10,000 & over	1.75%	0.65%*	2.40%
Below \$10,000	1.75%	0.00%	1.75%

*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. Our comparison rate assumes a monthly repayment frequency and an 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) 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. ^Available for new owner occupier home loans over \$250,000. Excludes existing loans, switching and variations. The offer can be withdrawn by Qudos Bank at any time. +Available for new owner occupier home loans over \$150,000. Excludes existing loans, switching and variations. The offer can be withdrawn by Qudos Bank at any time. 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. This newsletter contains general information only and has been prepared without taking into account your objectives, financial situation, or needs. You should consider your circumstances, seek your own advice and read the relevant Terms and Conditions before opening an account.

1300 747 747 | quodosbank.com.au

Qudos Mutual Limited trading as Qudos Bank

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

