



# [EVOLVING] THE WAY YOU BANK.



Our lowest home loan rates ever!

Discount for multiple home loans

Pay with payWave

Roll into QCU Simple Super

# Catch-up with our CEO, Scott King

On behalf of our Board, Management and Employees, it gives me great pleasure to announce our project partner Infosys, as we look to transform our core system, online, mobile and tablet banking over the next 3 years.

Technology and banking services are continually changing, so this important investment will ensure we can level the playing field with the major banks and remain relevant to all our Members banking and technology needs – now and in the future.

What gives myself and the Board confidence is that Infosys are one of the leading and most cutting edge banking and system providers in the world.

**“This partnership will mean that we can catch up to the banks and offer new facilities and ways of banking to Members before everyone else can.”**

It's an exciting project, one which will deliver both short term benefits and staggered releases of new enhancements over a 2 to 3 year period.

Most importantly, the aim of the project is to make banking easier, simpler and smarter. Some of these enhancements and deliverables within the project include:

- > A new mobile banking and tablet app with more tools and enhanced banking functionality
- > An upgrade to our online banking platform, incorporating a number of new features which represent worldwide best practice
- > Development of peer to peer payments and Digital Wallet functionality
- > An online banking platform specifically built for kids to teens
- > Back office efficiencies for our systems which will reduce application time for credit cards, home loans and personal loans
- > Ability for you to personalise your online banking experience to suit your banking needs
- > Personal finance management tools to help you understand your spending, budgeting and borrowing power

For those of you who have taken the time to be a part of our research groups and surveys over the past few months, you will recognise many of the items in the list as being things that you have asked for. We thank you, but it doesn't stop there. Over the coming months we'll be setting up channels for our Members to provide their ideas and feedback to help shape this project.

Watch this space within each issue of QNews where we will provide the latest news, updates and 'sneak peaks' of what's to come. You can also check our Facebook page and website for the latest updates.



**Scott King**

CEO  
Qantas Credit Union



# OUR LOWEST HOME LOAN RATES EVER!

We've never had a better line up.

With rates recently reduced by up to 30 basis points, our home loan rates are the lowest they have ever been!

We have a full suite of home loans to suit your needs, whether you're buying a new home, refinancing, investing or looking for your first home - we've never had a better line up! Save now with extra features and benefits, our home loans are hard to beat!

## Honeymoon Home Loan

A 0.25% discount off our Low Cost Home Loan Package for 2 years.<sup>^</sup>

- > \$0 bank fees! (no establishment fee, no package fee, no annual fees, no account keeping fees & no redraw fees)
- > Repayment holidays - when your repayments are in advance<sup>1</sup>
- > Free 100% Offset account available
- > A complimentary meeting with one of our Financial Planners<sup>2</sup>
- > Instant redraw available within your online banking
- > Available for new loans only (switching and variations excluded)

Interest Rate:

**4.49%<sub>op.a.</sub>**

Comparison Rate:

**4.69%<sub>op.a.\*</sub>**

## Qantas Points Home Loan Package

Earn Qantas Points\* on your home loan, for the life of the loan!

- > \$0 bank fees! (no establishment fee, no package fee, no annual fees, no account keeping fees & no redraw fees)
- > Free 100% Offset account available
- > Available on home & investment loans
- > Available for home loan applications of \$150,000 or greater
- > Earn 150 Qantas Points\* for every \$1000 on your loan balance per annum
- > Qantas Points credited monthly based on your average monthly balance
- > Complimentary Qantas Frequent Flyer membership<sup>3</sup>

Interest Rate:

**4.89%<sub>op.a.</sub>**

Comparison Rate:

**4.89%<sub>op.a.\*</sub>**

## Low Cost Home Loan Package

Our Low Cost Home Loan with nothing to hide! CANSTAR awarded, outstanding value home loan.

- > \$0 bank fees! (no establishment fee, no package fee, no annual fees, no account keeping fees & no redraw fees)
- > Repayment holidays - when your repayments are in advance<sup>1</sup>
- > Free 100% Offset account available
- > A complimentary meeting with one of our Financial Planners<sup>2</sup>
- > Instant redraw available within your online banking

Interest Rate:

**4.74%<sub>op.a.</sub>**

Comparison Rate:

**4.74%<sub>op.a.\*</sub>**

## Fixed Rate Home Loan

Lock in a super low rate and safeguard yourself against interest rate rises.

- > \$0 account keeping fee (no establishment, annual fees and account keeping fees)<sup>^</sup>
- > Extra repayments up to \$10,000 a year
- > Choose from 1, 2, 3, 4 and 5 year fixed rate terms

Interest Rate:

**4.59%<sub>op.a.</sub>**

Comparison Rate:

**4.70%<sub>op.a.\*</sub>**

## Talk to us today!

Speak to a specialist about our variety of home loan options, call us on **1300 747 747**, drop into your nearest branch or visit **qantascu.com.au** for more information.

Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request. Rates current as at 18 March 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. Our comparison rate schedule is available on our website. 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 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 [qantascu.com.au/rewards](http://qantascu.com.au/rewards). 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 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. +Break costs may apply 1. Repayment Holidays are not available on interest only loans. Applications are subject to QCU's approval. 2. 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. 3. This joining fee waiver is offered by Qantas Credit Union and available to new applicants who are not already Qantas Frequent Flyer members and who apply for membership online at [qantas.com/joinqffqscu](http://qantas.com/joinqffqscu). 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.

# Discount for multiple home loans now available!



Good news! If you're one of our Members with multiple home loans with us or you're looking to switch your loans across from another bank, you can now reap the benefit of an interest rate based on your total home loan lending.

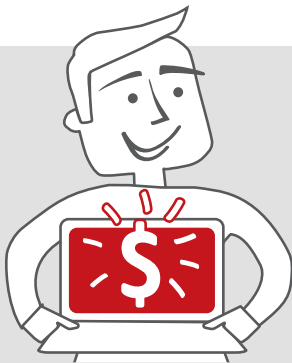
Your total combined home loans will now determine the tier you receive on our Low Cost Home Loan Package and Honeymoon Home Loan.

Basically, we add all your home loan balances together and apply the interest rate tier applicable to the total balance of your eligible loans.<sup>^</sup>

Why? Because for many of you with more than one home or investment loan with us, it will mean you'll be on a lower interest rate for eligible loans<sup>^</sup> within your portfolio.

To find out more about our Honeymoon Home Loan Package, our Low Cost Home Loan Package or the interest rate tiers please visit [qantascu.com.au](http://qantascu.com.au)

Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request. Interest only option not available on this offer. <sup>^</sup>Eligible home loan products include QCU's Low Cost Home Loan Package and Honeymoon Home Loan. Loan balances of Qantas Point Home loans and Fixed Rate loans are included in the aggregate loan total for calculating the relevant interest rate tier, however, these products are not tiered dependant on loan balances. Lines of Credit and Overdrafts are excluded from aggregation.



**Instant redraw available online now!**

You can now perform an instant redraw from your home loan into your savings account, within online banking. Please remember to leave enough funds in your account for your next repayment.

(Note: this feature isn't applicable where a joint account requires authorisation from all borrowers.)

## “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.

Visit [qantascu.com.au](http://qantascu.com.au)  
or call us on 1300 747 747



Normal lending criteria and fees and charges apply. Terms and Conditions apply and are available upon request. Rate current as at 18 March 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. Our comparison rate schedule is available on our website. <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.

# You'll love the faster and easier way to pay with payWave.

All our new Visa Debit Cards and Credit Cards now have payWave, making those smaller everyday transactions faster and more convenient. Using contactless technology, with Visa payWave there's no need to swipe your card, or enter your PIN for purchases under \$100 at participating merchants.

If you make a purchase over \$100 you will be prompted to enter your PIN. So whether it's grabbing your morning coffee on the way to work, a quick bite to eat or some last minute groceries, your Qantas Credit Union card takes the hassle out of small, everyday purchases.

## How secure is Visa payWave?

Visa payWave transactions are just as secure as magnetic strip transactions and are processed through the same reliable payment network. And, because you remain in control of your payment device during Visa payWave transactions, the risk of fraud is reduced. To authorise a payment, you must wave your card directly within 1-2 inches of a secure reader that accepts Visa payWave payments, and it must be correctly oriented to be processed.

“Take off with up to 30,000 bonus Qantas Points!”

Earn up to 30,000 bonus Qantas Points\* when you apply between 1 February and 30 April 2015.

Earn 5,000 Qantas Points when your card is issued, plus make an eligible purchase with your card every month for the next 5 months and earn an additional 5,000 Qantas Points per month.

Visit [qantascu.com.au](http://qantascu.com.au) or call us on 1300 747 747



Hurry offer ends soon!

\*Qantas Points and bonus Qantas Points accrue in accordance with and subject to the Qantas Credit Union Visa Platinum Reward Terms and Conditions available on the Qantas Credit Union website [qantascu.com.au](http://qantascu.com.au). You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. 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). Eligible purchases exclude cash and cash equivalent transactions. You are also not entitled to earn Qantas Points in certain other circumstances. If you don't make an eligible purchase with your card, you forfeit your bonus Qantas Points for that month and all remaining months. Offer applies only to cards applied for between 1 February and 30 April 2015. Normal lending criteria applies. Terms and conditions are available upon request. Qantas Staff Credit Union Limited trading as Qantas Credit Union ABN 53 087 650 557 AFSL/Australian Credit Licence Number 238 305 is the issuer, offeror and administrator of the Qantas Credit Union Visa Platinum Reward Card and is a credit provider and credit licensee under National Consumer Credit laws.

## Q&A with Annalena Mnich

Contact Centre Officer

### How long have you been with QCU?

I started in the contact centre in August when we first opened at our new location in the Southern Highlands.

### Who belongs to your family?

My 2 dogs Henry and Heidi and my lovely husband Nicolas who I have been married to for 10 months and 22 days.

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

I enjoy talking to people and I don't seem to get tired of it! I like solving problems and generally being of help, the more challenging the better. Our Members are great people which makes work a lot more fun.

We also have a great team here at Braemar and our location is beautiful, we have a lovely view of the countryside including cows and horses.

### What's your favourite getaway destination?

When we went to visit my family in Germany and we decided to do a little trip to France. Near the German border in the French Elsass region, we saw this castle on a hill, it was in the middle of winter so it was a little difficult getting up the snow covered hill in our little rental car. We made it and it was absolutely amazing.

We were able to walk around the rooms, cellars and towers pretending to be kings and queens. It had been re-built but it looked like it was straight out of the Middle Ages, it was like travelling in time. It's called Chateau Du Haut and it is definitely worth a visit next time you happen to be in France.



### German Pancakes

Great for a Sunday breakfast and quick enough to whip up before going back to bed for a late morning snooze.

#### INGREDIENTS:

- 1 mug plain flour
- 1 mug milk
- 1 egg
- 1 or 2 tablespoons sugar – depending on your sweet tooth
- Oil for frying
- Berries, jam, Nutella or any of your favourite toppings

#### METHOD:

1. Mix all ingredients until you get a sloppy dough. Heat the oil in a large frying pan and use 1 ladle full of dough per pancake. Fry both sides and let it rest on kitchen paper until ready to serve.
2. The pancake should be dense and thick. You can spread them with Nutella and roll them up like a cigar. You could also cut fresh apple pieces into the dough or leave the sugar and make it a savoury pancake by frying it with salami slices.

That's my Sunday morning German style pancakes.



*German Pancakes*

# QCU Simple Super

## Got too many super accounts?

Having multiple super accounts can be a hassle and it can also be expensive! Wouldn't it be nice if you could keep track of where and how your super is invested, and what fees you're being charged?

All the paperwork, having to choose and sometimes getting a new account each time you change jobs can be a chore. At the end of the day it's your money, and it all adds up, every cent counts towards your future.

## Super can be easy to manage, it doesn't have to be hard or expensive!

QCU Simple Super is a low cost super fund that lets you control your super online, 24/7.

You can see your balance alongside your everyday banking online and even roll over money from other super funds with just a few clicks.

It's easy to consolidate your super into QCU Simple Super, simply complete the online Super Transfers-form in your dashboard and hit submit! It's that easy to take control of your super. You can even transfer multiple superannuation funds at the same time.

This information does not take into account your personal objectives, financial situation or needs. You should read the Product Disclosure Statement (PDS) before making a decision to acquire this product. Fees and charges apply, refer to the Fees and Costs Fact Sheet for more information. Issued by Equity Trustees Limited (ABN 46 004 031 298 AFSL 240975) as trustee of the CUBS Superannuation Fund (ABN 90 120 177 925). Qantas Staff Credit Union Limited trading as Qantas Credit Union (ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305) is the sub-promoter of the CUBS Superannuation Fund and issuer of this superannuation information.



**Amie Lindsell**  
Member since 1999

## Tips for rolling over

- Have your other super fund's USI (Unique Superannuation Identifier) or ABN at the ready.
- Before requesting a transfer, you may want to check with your other funds to see if there are any exit fees or loss of benefits such as insurance?

**Opening a QCU Simple Super account is easy! Login to your online banking and open up an account today. If you need assistance please call 1300 747 747 and select option 4.**

## FREE Seminar!



### Redundancy and 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 12 May

**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.



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. QSCU 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 Qantas Credit Union Financial Services Guide (FSG) and ClearView's Financial Services Guide for more information.

## 100% Member Owned means a great deal more for your banking.

It means top rates, fairer fees, and great service. As a mutual (and unlike the banks), we don't have to make huge profits to pay dividends to shareholders; our shareholders are our Members – so we deliver value back to our Members, offering a better deal for all your banking!

### We beat the banks!

We beat the big 4 with many of our products, from home loans, personal loans and deposits. Read our weekly competitor report at [qantascu.com.au](http://qantascu.com.au) and compare for yourself.

Know someone who deserves a better deal on their banking? Spread the word and tell them about our top rates, fairer fees and great service.

**“QCU's focus is its Members. With competitive products and excellent service, they're worth a go.”**

**Leif Mawson**  
Member since 2001



“QCU’s competitive rates and low fees are hard to beat.”

Nicholas Janzen  
Member since 2003



## Great rates!

We’ve selected a range of our great products and rates - for more please see our website at [qantascu.com.au](http://qantascu.com.au)

### Home Loans & Personal Loans

Honeymoon Home Loan		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
\$150,000 - \$249,999.99	4.59%	4.79%
\$250,000 - \$499,999.99	4.49%	4.70%
\$500,000 - \$749,999.99	4.49%	4.70%
\$750,000 - \$999,999.99	4.44%	4.65%
\$1 million or more	4.39%	4.60%

Qantas Points Home Loan Package		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
\$150,000 & over	4.89%	4.89%

Low Cost Home Loans Package		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
\$150,000 to \$249,999.99	4.84%	4.84%
\$250,000 to \$499,999.99	4.74%	4.74%
\$500,000 to \$749,999.99	4.74%	4.74%
\$750,000 to \$999,999.99	4.69%	4.69%
\$1 million & over	4.64%	4.64%

Qantas Points Car Loan		
Loan Amount	Rate p.a.	Comparison Rate p.a. <sup>1,3</sup>
Fixed Rate Loan - Secured	8.74%	8.74%

Fixed Rate Home Loans		
Term	Rate p.a.	Comparison Rate p.a. <sup>1,2</sup>
1 Year Fixed Rate	4.59%	4.73%
2 Year Fixed Rate	4.59%	4.71%
3 Year Fixed Rate	4.59%	4.70%
4 Year Fixed Rate	4.59%	4.69%
5 Year Fixed Rate	4.59%	4.68%

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	7.34%	7.34%
Unsecured Personal Loan	11.89%	11.89%

### Savings & Investments

Qantas Points Saver	
On Call Savings	Rate p.a.
All balances	2.25%

Qwealth Term Deposits <sup>5</sup>		
Term	Rate p.a.	Minimum amount
3 months	3.05%	\$5,000
6 months	3.15%	\$5,000
12 months	3.15%	\$5,000

Term Deposit Rates		
Term	Rate p.a.	Minimum amount
5 months	3.00%	\$10,000
7 months	3.00%	\$10,000
11 months	3.00%	\$10,000

DIY Super Saver <sup>4</sup>		
Base Interest Rate	Bonus Rate p.a.	Maximum Rate p.a.
2.20%p.a.	1.00%	3.20%p.a.



#### Important information:

All interest rates current as at 18 March 2015. 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. See our comparison rate schedule on our website.

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.

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

