



October 2020



‘Tis the season to connect

Staying close even when distanced

qudosbank.com.au

Catch up with Michael Anastasi

MICHAEL ANASTASI

CEO



As we approach the last couple of months of 2020, it's usually a time we like to reflect on the year that was and welcome in the new year ahead.

It's safe to say that we have all experienced a year like no other, with the pandemic changing most parts of our lives. Adapting to change has become somewhat more frequent and learning to make the most of what we have while introducing new approaches to daily life has been an adjustment.

I would like to take this opportunity to thank all our employees at Qudos Bank, their hard work and support during these uncertain times has been truly outstanding and very much appreciated. It makes me proud that all our employees live by the Qudos Bank values and with this philosophy, it allows us to give the highest level of service and support to our customers.

Support, when you need it

During this pandemic, it has given us an opportunity to further extend our support to our customers through educational resources. This year we introduced the [Fraud Hub](#) on our website where you can find more information on staying safe from scams and financial fraud, we recently launched our [Money Moments](#) series where experts from Qudos Bank share insights and tips about your financial future, whether that be buying your first home or taking the next step in your career and we continue putting out informative articles on our blog and helpful content in each MyQ Edition.

Technology improvements

The digital world has become a prominent part of our daily lives, with having to adapt to new technologies and ways of communicating at work and with loved ones. Along with embracing new technologies, our teams are constantly working on improvements to ensure ease of banking for customers. In this issue, our CIO David Bridges addresses some helpful tips to connect with your friends and family over the festive season and new updates and improvements to our Mobile App.



“I would like to thank all customers for your ongoing support and loyalty”

AGM Virtual Event

Last year we live streamed our Annual General Meeting for the first time to allow greater participation from Members right around Australia, this year we will be taking it to a new level. Due to restrictions still in place and for the safety of our employees and members, the decision was made to host our AGM as a Virtual Event. You can find out more about the event and relevant details [here](#).

Thank-Q

I would like to thank all customers for your ongoing support and loyalty, especially during unprecedented times. I wish everyone good health and wellbeing over the festive season, may we all find joy and happiness in reconnecting with loved ones. We look forward to continuing to provide high quality banking and outstanding service to you in the year ahead.



Tech talk with Dave

DAVID BRIDGES
CHIEF INFORMATION OFFICER



Staying connected during the festive season

With the festive season upon us, many of us will be beginning to plan catch ups with our friends and family, but the big question is how will we catch up?

In a world recovering from lock-down and restrictions, Christmas this year may look a little different to what we are used to. Video calls and face time have quickly become our normal mode of communication, and while they don't provide the same connection as real-life interaction, they're the next best option.

We are lucky to live in such a digitally connected world, giving us the ability to connect with others by just using our phone or computer.

There are many free applications to help you stay connected over Christmas such as, Facebook Messenger, WhatsApp, Skype & Google Hangouts.



“In a world recovering from lock-down and restrictions, Christmas this year may look a little different to what we are used to”

Whilst most of these applications are compatible on computers and most mobile devices, their functionalities can range from being able to house 4 – 32 participants. In addition to making video calls, some of these applications allow you to also send photos, videos and files, making it easy to share those Christmas photos. I encourage you to use trusted websites and apps and to find out more information before using a service.

If you've never used video calling applications before, the BBC have created a [helpful guide](#) about making video calls on different phones and devices.



Our Mobile App keeps getting better

We continue to work on enhancements and updates to ensure our Mobile Banking App meets your banking needs. After receiving many requests, we are happy to announce the latest update of the Qudos Bank Mobile App includes the ability to register for and view eStatements direct from the App.

Our recent update also includes enhancements to the Look Who's Charging service and the ability to update your contact and address details within the App.

The Look Who's Charging service displays merchant logos and trading names directly on your transaction feed, making it even easier to identify transactions. You can also continue to click on the transaction for a more detailed description.

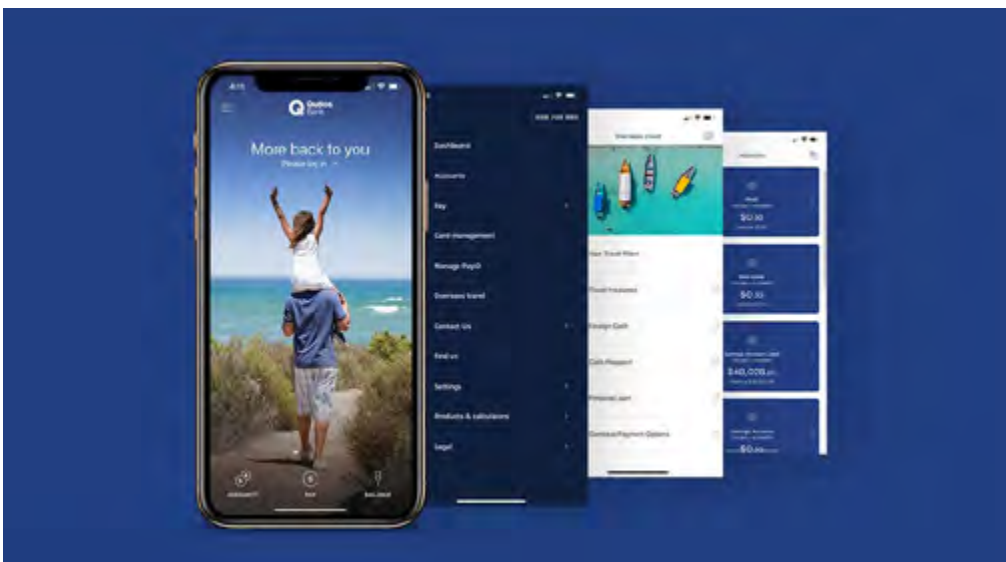
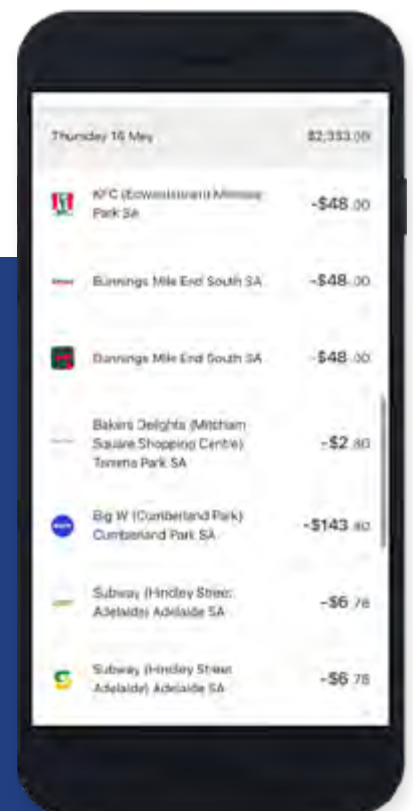
A quick reminder to take advantage of the App update, we recommend that you update your device software to meet the minimum operating requirements. To ensure compatibility, please check that your device meets the latest operating systems which includes iOS 11.0+ and Android 6.0+.

Have you registered for Online Banking?

With Qudos Bank Online Banking, you can safely and easily manage your day-to-day banking needs online. Whether you're home or abroad, enjoy access to your accounts 24/7 using whichever device you prefer. Click [here](#) for more information

For FAQs and to find out more about our Mobile Banking App visit

qudosbank.com.au/QudosBankingApp



Moir for your money

ANTHONY MOIR
TREASURER

Top tips for saving and spending smart this Christmas

As we approach the holiday season, it's a great time to take stock of your circumstances and consider how you can make smart savings decisions to lighten the strain, particularly this year with many impacted by the ongoing effects of COVID-19.

1. Try virtual gifts

Although we're spending more time online at the moment, this doesn't mean we have to spend more money.

A great way to save money on presents this year and to make sure that you are giving something that the recipient will love is to purchase virtual gifts e.g. vouchers, interactive experience or online entertainment. By allowing the recipient to choose what they actually want, you'll never get it wrong.

The great thing about gift cards is that they now come with a 3-year expiry date, so there is no pressure to make a decision on what to spend it on. A subscription to a streaming service (think Spotify and Disney+), online editing courses for the budding photographer, or digital subscriptions for the kindle lover are great ways to keep costs to a minimum. The benefit of going virtual means no money spent on postage, a reduced carbon footprint, and more money in your pocket.





“One of the smartest savings hacks is to be prepared and shop with purpose”

2. Be prepared this November with Black Friday and Cyber Monday

One of the smartest savings hacks is to be prepared and shop with purpose. Planning ahead and knowing what you want to buy means you're far more likely to get a great gift, even for those who are hard to buy for.

Black Friday is just around the corner, so make that list and check it twice. With a plan of attack, you're less likely to make impulse purchases and more likely to choose presents that people will love.

Getting organised for Black Friday and Cyber Monday also means that you can get in early to do your Christmas shopping – avoiding last minute panic buys. In 2019, Australian's spent almost \$4 billion, with an average saving of 30% across the board. Most major retailers and e-commerce stores offer heavily discounted prices across their range - from electronics and fashion through to virtual gifts.

3. Try 'Kris Kringle', instead of buying for everyone

If you traditionally buy presents for multiple people and are worried about the costs mounting up, introducing the classic Kris Kringle gift exchange can be a great option to keep your finances in check.

Talk to your friends and family about buying for just the one person this Christmas rather than several.

You may find that other people are in the same boat and welcome the reduction in cost and stress of buying multiple presents. Stick to an agreed price limit and have fun with it.



4. See the sights and enjoy delights... locally

You may be looking forward to reconnecting with relatives, continuing a family tradition or starting a new one.

In previous years, this may have involved some element of travel, however we are made limited this year with border closures and travel restrictions.

Get more mileage from your money this holiday season by staying closer to home. A rural adventure can be a great alternative to the overseas holiday and a great opportunity to see more of our beautiful country and its incredible wildlife. And, if you have accumulated Qantas Points over the year, using your Points on accommodation could be another way to help you save that little bit more.



“Get more mileage from your money this holiday season by staying closer to home”

5. Save smart to lighten the load

Putting your money to work for you is a great way to ensure you have more available when you need it and savings accounts like our Bonus Saver can be a great way to boost your balance with minimal effort.

Simply transfer funds to a Bonus Saver account at any point during the calendar month (whether that's on day-1 or day-27) and you will reap the rewards of 0.05% p.a. on your balance at the end of that calendar month. Additionally, you will benefit from 1.05% p.a. on top of your base reward if you make no withdrawals during the calendar month.

If you're feeling super organised, you may also consider thinking ahead to next year and using the Bonus Saver as a dedicated Christmas savings vehicle. By depositing even a small amount each month and keeping it there, you can quickly accrue funds in time for 2021 festivities.

6. See whether you can save with a split loan

If you're a homeowner, now is the perfect time to consider whether there is an opportunity to take advantage of home loan rates at the lowest they've ever been to free up some cash in the run up to the holidays.

Increasingly popular, split home loans divide a mortgage into two separate portions – one being at a fixed interest rate and one charged at a variable interest rate – so you get the best of both worlds.

Variable loans tend to be more flexible, while a fixed loan provides a level of certainty around repayments. The fixed element is a great way to keep track of your expenses allowing you to budget accordingly.

The split rate approach allows you to cherry pick and enjoy the possible benefits of both structures including the potential to save on the amount of interest payable. Explore your options using our [home loan calculator](#) or visit our [home loans](#) page to find out more.

Christmas can be a time of overindulgence, but spending smart, committing to your savings efforts and remaining within your means can all help to ease the financial burden of the festive season.



Cars create memories

Make some new ones with our secured car loan^

6.19% p.a. | **6.40%** p.a.
Variable Rate | Comparison rate



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 02/04/2020.

Notice of Annual General Meeting

Notice is hereby given that the Sixty First Annual General Meeting of Members of Qudos Mutual Limited will be held at 5pm on Wednesday 25 November 2020 as a virtual AGM. Members can participate, vote and ask questions in the meeting by joining via web.lumiagm.com/376506481.

Members can vote prior to the meeting by using a unique link that will be sent to them via email prior to the meeting, or by entering their Member number and postcode at investorvote.com.au/quodos.

For more information on the event, please visit our website or quodosbank.com.au/AGM.



More than a home

2.89% p.a.
Low Cost Home Loan Comparison Rate^

gym
school
hair salon
restaurant
cinema
office



^# 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. ^# T&C's apply. Applications from 21/07/2020 for established owner-occupied homes over \$150,000. P&I repayment, deposit of 20% or more. 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 rates assume a loan for an established owner occupied home, for an amount of \$150,000 with monthly repayments, principal and interest repayments, with a deposit of 20% or more and a loan term of 25 years. You should read and consider the relevant Terms and Conditions and our Financial Services Guide available on our website quodosbank.com.au, before deciding whether to obtain any of our financial products or services. Rates current as at 21 July 2020. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865

Money Moments



JEMMA - HR



In a series of short featured “Money Moments” videos, our colleagues share their knowledge and expertise when it comes to managing and understanding money

At Qudos Bank, we’re more than just a bank that provides banking products for its’ customers, we’re a bank that supports customers in all aspects of their financial future

Chris our Lending Specialist, shares valuable tips and insights when it comes to what to look for when purchasing a new home or wanting to find out how to best compare home loans and what to consider in your home loan choice.

Jemma in HR, tackles ‘Transitioning in your Career’ by helping you identify traits on how to take the next step in your career. Whilst Antar, our Chief Risk Officer, helps you to recognise the signs of fraud and scams and how to best protect yourself. We have something for everyone.

Check out the videos for yourself here:
qudosbank.com.au/MoneyMoments

Our customer service team



Our customer service teams are here for you

At Qudos Bank, we're one team, working together to help you along your financial journey, whether that's opening a new account, assisting with your loan repayment options, or offering product support. You are our number one focus, our reason to come to work and the passion for giving our very best service. Our branches and contact centre teams have been working a little differently over the past 6 months, with many assisting you from their own homes. Like all of us they've had to adapt to a new way of working during the COVID-19 pandemic.

While our personal bankers have continued to remain available to help in our branches, they definitely miss providing the personal service you've become familiar with and all of your friendly faces.



We wanted to share with you how our teams have been working and what they are looking forward to most post COVID-19

ANGELA GELO – PERSONAL BANKER

What has been the most challenging aspect of your role during the initial COVID lockdown period?

- > The biggest challenge was our safety. As Melbourne is still in lockdown we have made sure to take extra precautions to keep the safety, of not only ourselves but our customers. It's been a real big ride here down in Melbourne and we hope we are nearly at the end of it.

How do you think the current pandemic has impacted your work/life balance?

- > We haven't had much of a work/life balance here in Melbourne. I've been very lucky to be working in Branch and look forward to coming into work every day as it's been nice to see and talk to another employee/s and our customers as we cannot see our family and friends and have been in restrictions since early July.



ANGELA GELO

ANGELA GELO – PERSONAL BANKER (CONT)

How have you and your team been able to work and manage the needs of customers?

- > We have made sure we put our customers first and assured we are here to support them the best way we can. Our customers have been really appreciative of the teams going above and beyond.

What has been your go to show to binge?

- > NCIS or NCIS LA

What do you miss about life pre COVID-19?

- > Sitting at a good Melbourne Café and enjoying a latte from a glass or hanging out with the besties.

Once travel restrictions have eased, where are you looking forward to travelling to first?

- > Anywhere warm and sunny. If it were within Australia either Darwin or Gold Coast or overseas would be Croatia or Bali.

KATHIE WELLS – CREDIT CONTROL OFFICER

What has been the most challenging aspect of your role during the initial COVID lockdown period?

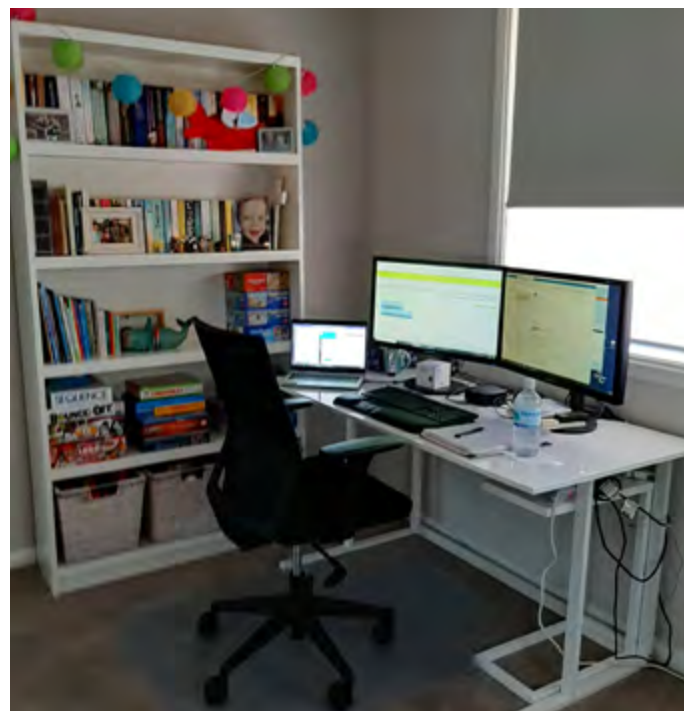
- > The most challenging thing has been adapting to working from home, especially trying to go paperless overnight. Also not having a work colleague sitting next to you for assistance makes life a little more difficult.

How do you think the current pandemic has impacted your work/life balance?

- > Not having to travel to work by public transport has created some more at home time which has been good for doing those odd jobs one keeps putting off.

How have you and your team been able to work and manage the needs of customers?

- > As being part of the collections team we have been mainly focused on helping people with deferred payments to take some of the pressure off having to come up with monthly home and personal loans and credit card payments. Most of our customers have been very appreciative of our assistance.



KATHIE WELLS - WFH



Our team also supports each other online and over the phone whenever we need member assistance

What has been your go to show to binge?

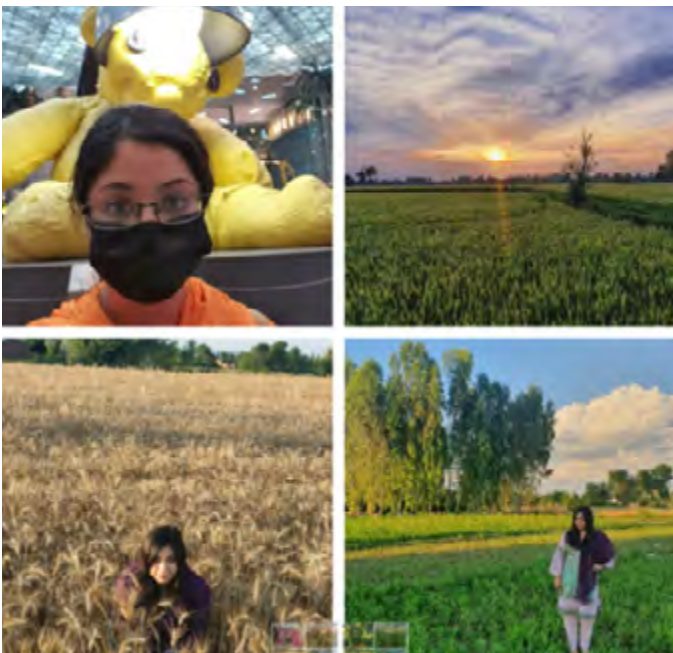
- > I have watched 'Offspring' which I missed the first time around and another series called 'Greenleaf', I thoroughly enjoyed both.

What do you miss about life pre COVID-19?

- > Catching up with interstate friends has been hard, talking on the phone is not quite as good as a chat over a drink or two.

Once travel restrictions have eased, where are you looking forward to travelling to first?

- > I was to be in Hawaii for a few weeks in October for my nieces 21st birthday but we are all still saving towards this (at this rate we may be able to travel first class!).



ANUM MIRZA

Note – the photos represent the time she was stuck overseas

ANUM MIRZA – CUSTOMER SERVICE SPECIALIST

What has been the most challenging aspect of your role during the initial COVID lockdown period?

- > I miss seeing my team mates and sharing a laugh with them at the office.

How do you think the current pandemic has impacted your work/life balance?

- > I feel as though it has provided me with some flexibility. I save a lot of time each day not travelling to and from work and I use that extra time with my home renovations and hobbies.

How have you and your team been able to work and manage the needs of customers?

- > We have been provided with all the relevant tools necessary to deliver the same outstanding service to our members. Our team also supports each other online and over the phone whenever we need member assistance.

What has been your go to show to binge?

- > Big Bang Theory

What do you miss about life pre COVID-19?

- > Seeing all my friends at work, not having to sign in at restaurants.

Once travel restrictions have eased, where are you looking forward to travelling to first?

- > Melbourne

In the community



Change for the future

The bush fires from the 2019-2020 summer season had a devastating effect on many Australian communities, but the impact of the work undertaken by charities such as [ReForest Now](#) will have lasting results.

We are proud supporters of ReForest Now and the environmental initiatives they deliver. The charity works with local communities to regenerate our unique Australian environment.

To date they have planted 40,561 trees, created nurseries and worked with landowners to regenerate our extraordinary forest landscapes.

To learn more about the charities we support visit qudosbank.com.au/AboutUs/CSR.

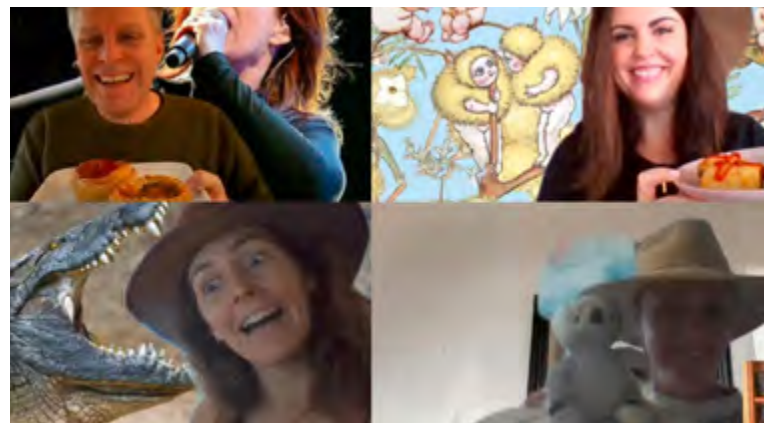


We contribute to charities and our community

Steps for a good cause

In September this year, our employees used their feet and their minds to raise money and awareness for Cerebral Palsy. [Steptemer](#) raises money for research, equipment and accessibility for one of the most common childhood physical disabilities. Our employees made an impact by walking or completing tasks in the Steptemer challenge; using our minds as we (virtually) travelled to different countries and completed a range of cultural themed tasks including trivia, virtual lunches and creative collages to raise money for this important cause. Our employees completed a total of 32,160,301 steps over the month of September!

It was a fun way to bring to the forefront inclusiveness, awareness, and raise money for an important part of our society. To find out more about Steptemer visit steptemer.org.au.



VIRTUAL SEPTEMBER EVENTS

WINA \$10,000
ACCOUNT
TOP UP!*

INSURANCE WHEN YOU NEED IT MOST

SAVE TIME AND EFFORT BY PURCHASING ALLIANZ INSURANCE THROUGH QUDOS BANK

Enjoy the convenience of arranging your insurance at the same place as your banking with Qudos Bank. Feel confident knowing you have insurance, when you need it most.

Plus, when you purchase a new Allianz Home and Contents, Landlord or Comprehensive Motor Insurance policy by 27 November 2020 you'll go in to the draw for a chance to win a \$10,000 account top up*.

Ask us for details

Terms and Conditions apply

*Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865 arranges this insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708 (Allianz). We do not provide any advice based on any consideration of your objectives, financial situation or needs. Terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement and key fact sheets available from qudosbank.com.au or by calling 1300 747 747. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Ask us for more details before we provide you with services. *Competition open to Australian residents over the age of 18 who purchase a new Allianz Home and Contents, Landlord or Comprehensive Motor Insurance policy through Qudos Bank from 5/10/2020 to 27/11/2020. Prize is drawn on 7/12/2020 at Anisimoff Legal Suite 5, Erina Plaza, Central Coast Highway, Erina NSW 2250. Winner's name published on qudosbank.com.au/WinWithAllianz on 14th December 2020. In the event the winner is an SA resident, their name will also be published in The Advertiser on 14th December 2020. Authorised under NSW Authority Licence, ACT Permit No: TP20/01338, SA Licence No: T20/1195. Promotion terms and conditions available at qudosbank.com.au/WinWithAllianz. Promoter is Qudos Bank. #Minimum Premiums: If you are eligible for more than one discount, Allianz applies them in a predetermined order. This means any subsequent discount will be applied to the reduced premium amount after applying any prior discounts and the effect of the subsequent discount will be reduced. For example, the aggregate effect of applying two 10% discounts consecutively means that you will not see the full benefit of both these discounts. Discounts do not apply to taxes or government charges. Discounts do not apply to optional covers for Domestic Workers Compensation / Landlord Workers Compensation, and may not apply to other optional covers (if available and selected). Any discounts/entitlements may be subject to rounding and may only apply to the extent that any minimum premium is not reached. *Online discount: A premium discount of up to 10% is applied to your first years premium when you buy a new home insurance policy online including the following optional covers (if applicable): Accidental damage, Flood, Motor Burnout and Portable Contents. This discount is not applied on renewal.

☎ 1300 747 747

Allianz 

Benefits of your Visa Debit Card



We recently streamlined our card product offering, improving our Visa Debit Card and discontinuing the Eftpos Cue Card

The Visa Debit Card replaces all Cue Cards as of the 1st September and provides the same access to your savings account as before but with more reliability, flexibility, and enhanced security monitoring. Any existing Cue Cards will expire on the 1st November 2020. If you haven't heard from us or received a Debit Card to replace your Cue Card please contact us on 1300 747 747.

A Visa Debit Card is a convenient and secure way to pay directly from your spending account.

Enjoy more flexibility, like being able to use your card at ATM's and EFTPOS terminals worldwide, where there is a Visa sign displayed. By being one of the most widely accepted cards around the globe, it is easier to make purchases while you are travelling overseas or even locally. You can also visit most major ATM networks (Commonwealth Bank, NAB, ANZ, Westpac, St George, BankWest) and withdraw cash (up to a maximum of \$2,000 per card, per day) or make balance enquiries free of charge.*

For contactless payments, you can wave and go with Visa payWave for transactions under \$100. To make everyday payments even easier, you can add your Visa Debit Card to your digital wallet on your smart phone or wearable device through Apple Pay or Google Pay. Once connected simply hold your device near the payment terminal and follow the prompts on your device to process the payments.

The Visa Debit Card comes with the additional security of 'Visa Secure' providing an extra layer of validation to confirm your identity and protect against any possible fraudulent activity when you make purchases or pay bills online or over the phone with participating merchants.

Visa Benefits

Experience another side to your Visa card with Visa Benefits and offers. Get special deals on Music, Sport, Fashion, Food, Film and more. [Visit Visa offers & perks for more details.](#)

With so much flexibility and convenience, feel confident using your Visa Debit Card, knowing you are only spending your money with no monthly fees.

Bank on the go anytime, anywhere.

Manage your card in the Qudos Bank App on your mobile or tablet device. You can activate a new card, change a PIN or report a lost or stolen card and more.

Download a better banking experience today



*Some independent ATM networks (within Australia and overseas) may charge a fee for cash withdrawals and balance enquiries, for example RediATMs, CashCard, Travelex and some ATMs situated inside pubs, clubs and hotels. Please remember any fees charged will be advised and require acceptance at an ATM at the time of your transaction.



Wellbeing with Wendy

WENDY HADENHAM
EXECUTIVE MANAGER HUMAN RESOURCES

Strategies for working in isolation and transitioning back into the workplace

After months of having to work from home and physically distance ourselves from others, it can be difficult to suddenly change routines and start transitioning back into the office. Here are a few tips that might help with the transition:

1. Prioritise self-care by maintaining positive habits

Isolation brings spare time and many of us have used this spare time to pick up new hobbies or reignited old passions. Whether that's painting, learning to cook, meditating or reading, it's important to prioritise self-care and to continue these hobbies as a way to reconnect with ourselves and develop a positive headspace.

If you are short on time, setting aside a specific time each day or week in your schedule can help keep it in your daily routine, even if it's a morning walk around the block.

2. Ensure your information is from reliable sources

Over the last couple of months, we have tuned into the media more than ever hoping to get the latest update of the pandemic, local and global news and with a lot of information and advice distributed on digital and social channels, this can cause us to predict or assume and increase unnecessary stress. It's important that the information we receive is from reliable sources such as regulators or government and embrace information provided by your employer on enabling safe ways of working.



3. Understand what constitutes a mentally healthy workplace

The COVID-19 pandemic brought high unemployment rates but also led to an increase in workload for many businesses in response to the pandemic. And with many employees working from home this increase in workload has resulted in some working longer hours than normal, as commuting is no longer a factor.

It's important to create a mentally healthy workplace, by creating routines and positive habits like ensuring you step away from your desk at lunch. It's also an ideal time to make sure you are across workplace health risk factors in order to avoid them and reduce the likelihood of burnout. A positive working environment is everyone's responsibility and to find out more, you can touch base with your employer or HR team.



It's important to create a mentally healthy workplace, by creating routines and positive habits

4. Celebrate the opportunity to reconnect

Transitioning from face to face to a purely digital connection over the past couple months has impacted many people who are probably used to going for a morning coffee run with colleagues or staff drinks at the end of a long week. So as we reverse the connection back to face to face, it's important to take note and enjoy the little things such as the ability to ask your co-worker a quick question, catch up on life events or visiting your regular café again. They might be small parts of your day, but these actions can help establish normality into your daily routine and build that face to face connection again.

