



January 2022



Creating a home?

Our door is always open

qudosbank.com.au

Catch up with Michael Anastasi

MICHAEL ANASTASI

CEO

On behalf of the team at Qudos Bank, Happy New Year! We hope that 2022 brings you happiness, good health and all the best things life has to offer. We look forward to assisting you with all of your banking needs over the coming year.

2021 year in review

Before we look to the future, I'd like to reflect on the year that was. 2021 proved to be another challenging year with the new variants of the COVID-19 virus spreading across the nation. Lockdowns, daily press conferences and the 'Toilet Paper Wars' descended upon us once again, but in true Aussie spirit, we rolled up our sleeves (literally), hit vaccination targets and began enjoying this beautiful country of ours once again.

At Qudos Bank, we want to help our customers reach the many destinations life has to offer. And while 2021 saw holidays put on hold, weddings postponed and grandchildren met through a screen, one thing remained constant: our commitment to supporting our customers achieving their goals.



Our “one team” value has shone through every department at Qudos Bank, and I’m especially appreciative of the dedication and unwavering resilience displayed right across the organisation.

Throughout this period, technology advanced faster than ever before, and our teams continued to evolve our products and systems to remain up to date with the latest technological advancements, ensuring the best possible service for our customers.

We launched multiple new systems to modernise platforms and improve efficiency. We launched our new website, giving our customers a better user experience and making it easier to navigate important information.

The Qudos Bank Mobile App continued to evolve, improving the experience of our customers. Some of the impressive new features added included Secure Mail, Push Notifications, setting account nicknames and a spend tracker tool to help with budgeting.

Within the first few months of 2022, we look forward to extending our mobile payments range to include wearable devices from Samsung, Fitbit and Garmin. More information will become available soon, so be sure to keep an eye on our website.

Our commitment to community

Being a customer-owned bank means that our customers and their communities are at the heart of everything we do. We continue to contribute to charity and our community and maintain ethical and environmentally sustainable business practices.

In 2020, as part of our support for bushfire relief, we commenced a relationship with Reforest Now to contribute to large-scale reforestation of Australian rainforests. Since then, we’ve made another \$10,000 donation which will help Reforest Now restore and expand a patch of ancient rainforest from pre-clearing times (around 170 years old).

Watch this video to find out more:



In September, we donated \$10,000 to support the work of Foodbank NSW & ACT. We’re proud to support the outstanding work they do to help people in our community. For every \$1 donated to Foodbank NSW & ACT, they can provide two meals for people in need. Our donation contributes to 20,000 meals, and we’re very proud to be able to facilitate this.

Foodbank has a footprint in every state and territory across Australia, providing food and grocery relief to more than 815,000 Aussies every month. Foodbank restores hope to people who are struggling by rescuing and sourcing food and groceries from farmers, manufacturers and retailers and distributing them to front line charities around the country to provide to individuals and families in need.



Two awards, two years running

It wouldn't be a recap of 2021 without mentioning again how immensely proud I am that Qudos Bank was awarded Canstar's Customer-Owned Bank of the Year and Mozo's Australia's Best Large Mutual Bank.

To receive both of these awards for two years running during these challenging times shows our employees' dedication and passion for providing outstanding products and services to customers.

As a customer-owned bank, we put our customers first. They are the heart of everything we do, and these awards are a true representation of this.



Looking forward

Qudos Bank's vision is to be the bank our customers value most through offering great retail products through a digital experience that is secure and empowering.

Our yardstick for empowering is based on whether our customers can conduct their banking wherever they are and whatever time of day it is.

We appreciate that it's a bold strategy and that we have our work cut out for us, but across the organisation, we are passionate and unified in achieving that goal.

Over the course of the next decade, customers can expect an expansion in self-service functionality based on rich customer experiences while maintaining our commitment to friendly and efficient customer service and great products and services.

I want to thank all our employees, management, and directors for their dedication, ingenuity, and spirit. To our customers, we thank you for your ongoing support, patience and for valuing our commitment to you. We look forward to continuing to offer exceptional value and great customer service for all your banking needs in 2022 and beyond.



Tech talk with Dave

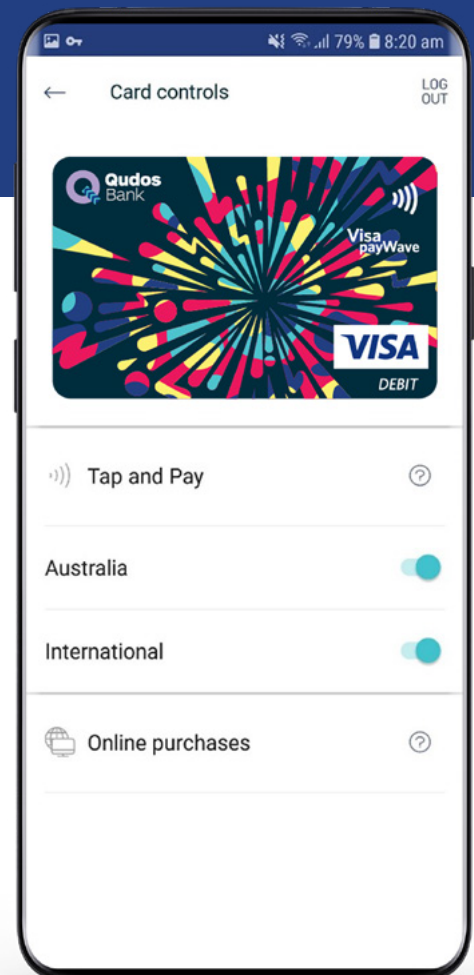
DAVID BRIDGES
CHIEF INFORMATION OFFICER

As new technologies bring opportunities, we are implementing more self-service functionalities in our Mobile App and within Online Banking, to make banking on the go easier and quicker.

Our latest Mobile App update features more flexibility and control over your Qudos Bank Debit and Credit Cards. We continue to enhance our digital banking capabilities, introducing self-service functionalities encouraging efficient and safe banking for our customers.

Easily manage your cards anytime

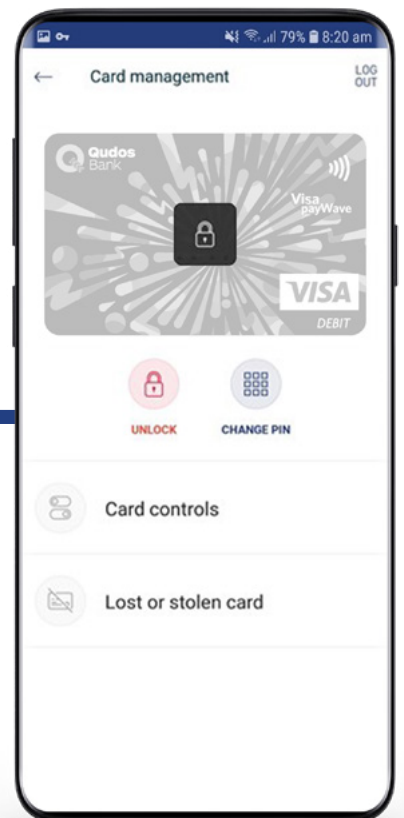
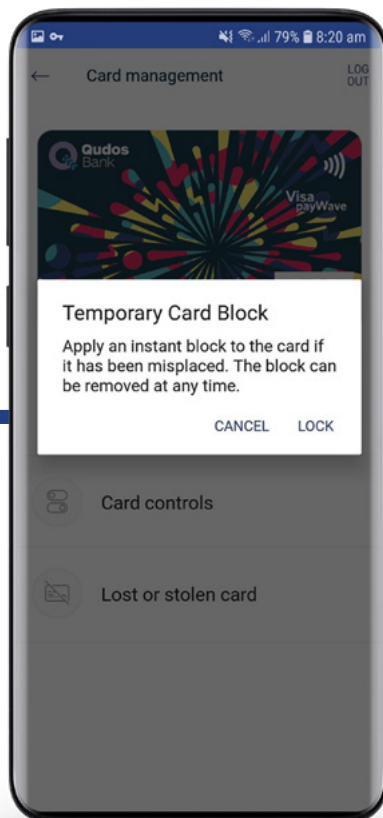
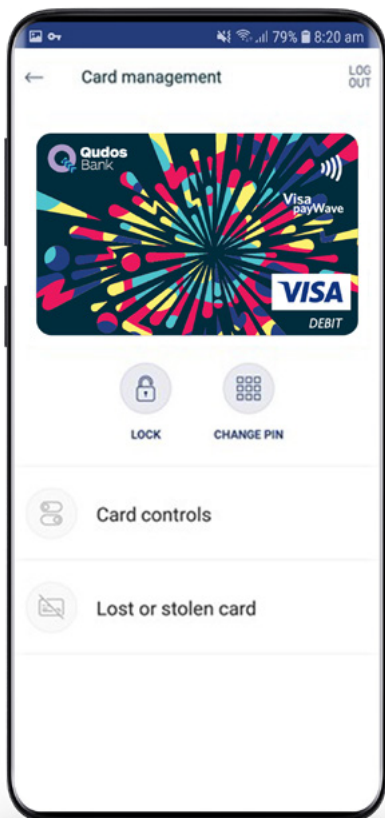
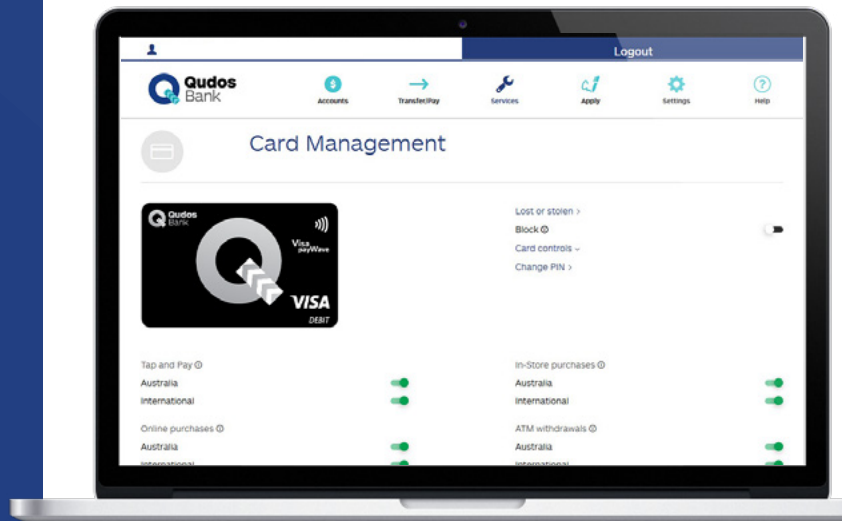
Card controls allow you to set preferences on how you'd like to use your card, including different transaction controls and the ability to temporarily lock your card in the case you may have misplaced it. You can also temporarily lock your card if you've misplaced it but aren't certain it's lost. If you have lost your card, you can report it stolen and contact us to arrange a new card to be sent out to you.



You can block cash withdrawals and transfers at any ATM, both domestic and international, as well as block attempted payments where the card is physically presented at any domestic or international EFTPOS machine (including swipe, insert or PayWave). You can also block any payments made using devices or online including Apple Pay and Google Pay and also block PayWave transactions (you'll then need to insert or swipe your card to pay).

You can access card controls in the Mobile App via card management and in Online Banking.

For FAQs and to find out more about our Mobile Banking App visit qudosbank.com.au/MobileBankingApp



You can access card controls in the Mobile App via card management and in Online Banking



More mobile payments services

With a greater focus on the digital banking space over the last 12 months, we're excited to bring you more mobile payment services including the much-anticipated Samsung Pay, Garmin Pay and Fitbit Pay, which will become available in early 2022.

It's important to ensure your contact information including your email and mobile number is correct so you can take advantage of these services when they are released. To update your contact information within the app, head to the settings tab within the menu and select 'update contact details'. Or you can update your information within Online Banking through the settings tab by selecting 'contact details'.

More information on these mobile payment services will be available soon so keep an eye out on our website, social media channels and your email inbox.

Dave's Latest Tech Tip

Password requirements are becoming increasingly complex to ensure the security of your accounts are maintained and while this is important, it can also make it harder to remember all of our different passwords.

If you've forgotten your online banking password, you can reset it yourself by clicking on the 'forgot password' button in Online Banking. Of course, we'll need to verify it's you, so we'll ask for some of your details to do this. Once you reset your password, you'll be sent a temporary password via SMS. You'll need to change this when you next log in to Online Banking.

You can call us during business hours on 1300 747 747 or visit us in branch if you require assistance resetting your password.

Visit qudosbank.com.au/support/faqs/online-banking/how-to-reset-online-banking-password/ for more information.



Around the traps

ANTAR CHAHINE
CHIEF RISK OFFICER



Welcome to the first 'Around the traps' article for 2022! Here's hoping for a bright new year for all while we wish a fond farewell to 2021. From a fraud and scams perspective, we must not forget the important lessons we've learned already and continue to educate ourselves to protect our personal information and accounts.



In 2021 Australian's lost \$280 million to scams¹

Scammers can take advantage of people in many different ways and while some of them may be obvious, others are so inconspicuous you may not realise you've been scammed until it's too late.

There are many different types of scams where fraudsters will attempt to steal your money through various tactics, but in this article, we will focus on romance scams, that is, where scammers prey on the hearts of their victims and start fake relationships for their financial gain.

This is the second in a series of case studies developed to illustrate the tactics of scammers and the effects on their victims. I hope you find this series informative and use the tools provided to protect yourself and your loved ones from scammers.



Romance scams

Terry, aged 61, from Miranda, Sydney, enjoys playing chess online after work. One afternoon, Terry was playing chess on the Chess Online app and was contacted by one of his opponents, Jenny, complimenting his chess skills. The two started talking through the app's chat function, and after a while, Jenny suggested they move the conversation to a private messaging service, WhatsApp, to get to know each other better without anyone else interfering.

After messaging for a few weeks (Jenny avoided taking voice and video calls), Jenny told Terry that she was developing strong feelings for him. Terry was flattered and shared the same feelings as Jenny. Jenny said she would love to meet in person but that she couldn't afford the airfare from Brisbane where she lived, as she'd just had to pay an expensive hospital bill for her son who had an accident at work. She asked Terry if he could pay her airfare. Terry, eager to meet Jenny, transferred \$150 into the bank account she provided and was excited when she told him she'd booked her flights for the following week.



A week later, Terry drove to Sydney airport to pick Jenny up, but after waiting an hour and a half after her plane had landed, there was no sign of her. He messaged her through WhatsApp to check that she was ok, but there was no reply. A day later, a seemingly distraught Jenny replied to Terry, saying she couldn't get on the flight because of a family emergency. There had been a complication with her son's surgery following his accident at work. Jenny told Terry that the airline didn't have a free cancellation policy, so she couldn't get the money back. Terry, concerned for Jenny and her son, told her not to worry about it and asked if he could do anything to help. Five minutes later, Jenny messaged Terry saying her son was back in the hospital, and she had no means of paying for his surgery. Terry felt terrible and hated to see Jenny go through this. Terry did not have a lot of savings, however, he offered to pay for her son's surgery and that night transferred \$10,000 into Jenny's account.

Terry and Jenny's online relationship continued for another year after this, despite never meeting each other face to face. Whenever they planned to meet in person, something came up in Jenny's life that led her to cancel. Jenny continued to ask Terry for money for different issues, sometimes small amounts and sometimes more significant amounts and Terry, blinded by excitement of having a romantic interest who he shared a connection with, always transferred money to different accounts she had given him. It never occurred to Terry that Jenny wasn't real. He had been a victim of a romance scam.

In 2020, 3,708 Australian's reported being the target of a romance scam². It's estimated that in the same year, Australian's lost \$131.9 million to romance scams³. Unlike other types of scams, romance scams can go on for a long time, and victims are often unwilling to admit they've been scammed because of the emotional attachment they develop to their romantic interest. Many victims are also embarrassed to admit they've been scammed.



If you think you've been targeted as part of a romance scam, contact us as soon as possible. You can also make a report to the Australian Cyber Security Centre, and we recommend that all your devices are cleansed of viruses and malware, and the latest security is installed.



Many financial institutions have dedicated teams to support victims through the process following a scam, including reporting the scam to the authorities and attempting to recall lost funds from other institutions, as well as replacing account numbers, updating passwords and security or contacting reporting agencies in the event of compromised photo ID.

To protect yourself from romance scams, always remember:

- > Never send money to someone you've never met face to face. Ask to meet them in person in a public place (and tell a friend where you're going) or over a video call. If they are who they say they are, they won't mind.
- > If you're talking to someone online but have never met them in person, try and drag some images from their social media profiles into Google Reverse Image Search. If they appear in other places on the web, they might not belong to the person you're talking to.
- > Always be cautious when sharing personal or intimate photos with someone you haven't met in person. If they are scamming you, they may use these to blackmail you in future.
- > If you start talking to someone online, such as on a dating app, social media or a game, avoid moving the conversation to an encrypted app or site like WhatsApp. Scammers prefer to communicate through encrypted apps or services because it's harder for victims/targets to report them to site moderators.

Watch more about romance and dating scams:



For more help on how to stay safe and secure and avoid becoming the victim of a scam, visit the [Qudos Bank Fraud Hub](#).

If you have been targeted as part of a scam, contact Qudos Bank immediately on 1300 747 747 (Monday – Friday 7 am – 7 pm and Saturday 9 am – 5 pm). If you believe you have received a hoax or fake email, please forward the scam details to fraudwarnings@quodosbank.com.au.

If you have been a victim of a romance scam and are struggling emotionally, contact Beyond Blue or Lifeline for professional counselling.



The case study above has been created for illustrative purposes only but is based on real life experiences.

Disclaimer: Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. The information in this article is of a general nature and has been prepared without considering your objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances.

AGM Results 2021

The 62nd Annual General Meeting of Members of Qudos Mutual Limited trading as Qudos Bank was held on Thursday 25th November 2021.

We'd like to thank everyone who tuned into the virtual event. The results of the business at the AGM are as follows.

Agenda item 4: Election of Directors

We would like to congratulate Rodney Watson and Sally-Ann Williams on their re-election and thank David Hassan for standing for election.

Votes

David Hassan 887
Rodney Watson 1,274
Sally-Ann Williams 1,459



SALLY-ANN WILLIAMS



RODNEY WATSON

To view a recording of the 62nd Annual General Meeting, please visit [AGM Results 2021](#).



In the community


At Qudos Bank, our customers are at the center of everything we do which is why we're committed to contributing to charities who support our communities. We're proud to have donated \$15,000 to Foodbank NSW & ACT in 2021.

The lack of food security in Australia has never been a more prominent issue than it is right now. Many Australians have long experienced food insecurity, but because of the pandemic, 38% of Australians have experienced it for the first time in the last 12 months¹.

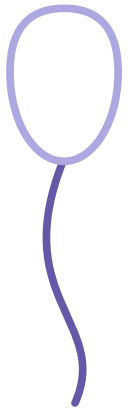

Foodbank NSW & ACT restores hope to people who are struggling by rescuing and sourcing food and groceries from farmers, manufacturers and retailers and distributing them to front-line charities around the country. Foodbank provides food and grocery relief to more than a million individuals and families in need every month and during the most recent lockdowns, a total of 107,339 emergency food hampers were distributed.

If you'd like to learn more about Foodbank NSW & ACT or make a donation, visit [foodbank.org.au](https://www.foodbank.org.au).





Happy Birthday Walter!



Last October, our long-standing customer, Walter, celebrated his 100th Birthday! For nearly 30 years, Walter has been a valued customer and our Sydney City branch love when he comes in to do his banking and have a chat with the team. We're very excited to celebrate this special milestone. Happy Birthday, Walter!



PICTURED ABOVE: WALTER WITH OUR SYDNEY CITY BRANCH MANAGER, SASHIN

The Qudos guide

to better budgeting

Less than half of Australians have a three-to-five year financial plan and only one in four have a long-term financial plan, according to ASIC data¹.

With that said, the good news is it's never too late to start. Making a small change now could mean a more secure financial future, a better retirement, setting up your kids, or just fewer money worries down the track. So, to get you started, we've put together an easy, stress-free guide to creating a budget and sticking to it.



1. Decide on a time frame

Budgeting is easiest when you've got a manageable timeframe to plan around. Usually, it's best to build this timeframe around your paydays — whether they're weekly, fortnightly or monthly.



2. Record your income and expenses

Your income and expenses are the two most important parts of your budget. A good place to start your budget planning is to record your income and expenses in a spreadsheet or consider using our [budget planner calculator](#).

These expenses can generally be split up into three categories:

- > **Direct debits:** expenses that come out of your account regularly such as rent, electricity, internet, council rates and strata fees, mortgage repayments and insurance.
- > **Variable expenses:** this is for stuff like cleaning supplies, petrol, public transport, lunch at work, doctors, food, after school care, haircuts, eating out and entertainment.
- > **Future costs:** next, consider the costs that sit outside your usual day-to-day spending. This can include car registrations and servicing, unexpected medical expenses, birthdays and Christmas, holidays and more. These expenses are the hardest to estimate and track, but do your best to remember and record as many as possible.

For help estimating your future expenses, it's a good idea to look at what you've spent in the past.

To get started, log into your online banking account and review your last three month's transactions, to make sure you include any quarterly bills.

What's left over?

Once you've worked out your expenses and subtracted them from your income, what's left over? If the number is low, zero or negative, then it may be a good idea to consider how you can reduce your spending so that you can make room for saving.

If you've got a little money left over then it's time to figure out what to do with it.

3. Pay future-you first (and automate it)

It could be a good idea to set up automatic payments with the money that's left over in your budget as soon as you get paid. These payments might go into a high interest savings account such as the [Qudos Bonus Saver*](#), or other investments like shares or property. Anything that safeguards and grows your money for the future is a good idea (speak to a financial advisor if you need help figuring out where to invest or save your money).

Wherever your money goes, it's generally a good idea to set up the payment to leave your account on the day that you get paid. That way, you'll put your savings aside before you start spending, making it easier not to dip into them or skip a month when your expenses are high. Think of it as paying future-you before paying present-day-you.



4. Stick to your budget

Creating a budget is a great start but the most important thing is that you stick to it. Here are a few tricks to make that easier:

- > **Reward yourself:** you don't have to eat tinned spaghetti with the lights off to budget successfully. You should make room for the things that you enjoy within your budget and spend guilt-free on things that truly improve your life (within reason). Budgeting is not about living like a Spartan — it's about spending consciously and making sure you're financially secure now and in the future.
- > **Consider getting rid of high interest debt:** high interest debt can make living within a budget difficult, especially when you're getting charged a high interest rate. So, when you first start budgeting, it's generally a good idea to make a point of paying off high interest debt such as car loans and credit cards.
- > **Set goals:** If you don't have a good reason to budget, chances are, you won't do it. Think carefully about what you want to achieve with your money, whether that's going on your annual holiday, buying a home, buying a car (or all of the above). Whatever your goal is, use your regular savings to make a roadmap towards it, and all of a sudden, your budget will have a purpose.



5. Regularly review your spending against your budget

Sometimes life makes sticking to a budget difficult. You might have unexpected expenses, or accidentally spend a bit more than you intended — and that's OK.

We're all only human and managing your money can be hard. When this happens, the key is to look back and find out why you strayed from your budget and how you can avoid doing it again.

At times, overspending may be unavoidable, but by doing this you create a chance to learn and encourage yourself to spend more mindfully. After all, budgeting isn't really about spending less or feeling guilty — it's about figuring out how to spend your money in a way that improves your life, now and in the future.



Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. The information in this article is of a general nature and has been prepared without considering your objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances. You should read and consider the Terms and Conditions for Savings Accounts and Payment Services and our Financial Services Guide available on our website quodosbank.com.au, before deciding whether to obtain any of our financial products or services. *With Qudos Bank's bonus saver account you earn a 0.05% p.a. base rate on all balances, plus if you make no withdrawals in any calendar month you'll receive an additional 0.65% p.a. on your savings.

Introducing our newest partnership



Here at Qudos Bank, we're always looking for ways to improve the products and information we provide so we can best support our customers on their life journey.

In October of last year, we partnered with NobleOak, to offer Qudos Bank customers fully underwritten life insurance, giving you the option to consider an additional way to help protect the financial security of your loved ones.

We're thrilled to have partnered with NobleOak who, much like us, is customer-focussed, has a humble history founded on the value of integrity and was the most awarded direct life insurer in Australia in 2021.**

As part of our partnership with NobleOak, Qudos Bank customers can receive their first month of FlexiCover premium life insurance free.* Customers have the option to take out Life Insurance, Total & Permanent Disability Insurance, Trauma Insurance and Disability Income Insurance (Income Protection).

Some of the features include:

Fully underwritten cover meaning greater certainty at claim time.

- > Ability to activate annual decreasing cover to help manage affordability^
- > Proceeds are paid directly to the member or beneficiary



For further product information about NobleOak's FlexiCover, visit [Life Insurance | NobleOak | Qudos Bank](#)

This is factual information only (it is not general or personal financial advice). The Target Market Determination for NobleOak's FlexiCover insurance is available at www.nobleoak.com www.nobleoak.com.au/target-market-determination.

Important Information – FlexiCover is issued by NobleOak Life Limited ABN 85 087 648 708 AFSL No. 247302 ('NobleOak'). Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305 ('Qudos') is not responsible for the FlexiCover product. It has a marketing arrangement with NobleOak only and does not provide financial advice or financial services regarding the product nor does it arrange for the issue of the product. NobleOak Services Limited (wholly-owned by NobleOak) pays Qudos an ongoing commission of 16.5% of premium when products are acquired as a result of the marketing arrangement. This commission is at no additional cost to customers. Further information can be found in the NobleOak Financial Services Guide (FSG) available at www.nobleoak.com.au and in the [Qudos Bank Financial Services Guide \(FSG\)](#) available at www.qudosbank.com.au.

Cover is available to Australian residents and is subject to acceptance of the application and the terms and conditions set out in the FlexiCover Product Disclosure Statement (PDS). This information is of a general nature only and does not take into consideration your individual circumstances, objectives, financial situation or needs. Before you purchase an insurance product, you should carefully consider the Product Disclosure Statement to decide if it is right for you. The PDS is available by calling NobleOak on 1300 108 490 or from www.flexicoverlife.com.au/qudos. Clients should not cancel any existing Life Insurance policy until they have been informed in writing that their replacement cover is in place. NobleOak cannot provide you with personal advice, but our staff may provide general information about NobleOak Life Insurance. By supplying your contact details, you are consenting to be contacted by NobleOak, in accordance with NobleOak's Privacy Policy.

*First month free offer - if you apply for cover and cover is issued you will not start paying premiums until one month after the commencement date of the cover. This offer is available once only per new customer and may not be used in conjunction with any other offer. **NobleOak awards information found at www.nobleoak.com.au/award-winning-life-insurance ^With FlexiCover, Life, TPD, Income Protection and Trauma insurance covers are available. You can choose for FlexiCover's annual Decreasing Cover Adjustment Feature to apply to your Life, TPD or Trauma cover amounts. It means your cover amount will reduce each year within a range of 0% to 10% as selected by you.

Cars create memories

Make some new ones with our secured car loan[^]

6.19 %[^] | **6.40** %[#]
p.a | 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 17/11/2020.



Time to try something new

Our lowest Fixed Rate Home Loan yet

1.79 %[^] | **2.43** %[#]
p.a | p.a
1 Year Fixed Rate | Comparison Rate



1300 747 747 | quodosbank.com.au

Loans are subject to approval. Normal lending criteria, terms and conditions and fees and charges apply. Mortgage insurance is required for home loans over 80% and is subject to approval. [^]Rate is based on new owner-occupied home loans for established homes fixed for 1 year, with a deposit of 20% or more received from 29/11/2021, with principal and interest repayments. Fixed rate may change prior to funding. On expiration of the fixed rate period, the interest rate reverts to a variable rate currently 2.49% for owner occupier and 3.04% for investment home loans. #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. Our comparison rate assumes a loan of \$150,000 for 25 years. Before opening this home loan with us, you should read our Financial Services Guide to see our terms and conditions or call us on 1300 747 747. Rates current as at 29th November 2021. Qudos Mutual Limited trading as Qudos Bank ABN 53 087650 557 AFSL/Australian Credit License 238 305.

WIN THE SUITE EXPERIENCE!*

Let's rock and roll all night

See a legendary band live
at Qudos Bank Arena

- 8 double passes to the Kiss concert at Qudos Bank Arena on the 2nd April 2022
- Corporate Suite food and beverage package
- Free onsite parking
- One night's accommodation for winners who live outside of Sydney

Enter at qudosbank.com.au/thankq



Wellbeing with Wendy

WENDY HADENHAM
EXECUTIVE MANAGER HUMAN RESOURCES

Australians are no strangers to stress

1 in 5 Australians reported feeling stressed or anxious most or all of the time during the COVID-19 pandemic, and crisis support services such as Lifeline have seen increased demand since the start of the outbreak, with its busiest day ever on 30th August 2021 registering 3,564 calls. With an increase in demand for mental health support services, apps such as Calm, Headspace, Moodkit, The Resilience Project and Woebot have become valuable tools in providing these services and eliminating access barriers.

With so many wellbeing apps available it can often become overwhelming deciding which app to download and use. Earlier this year one of our Qudos Bank employees, Carter Jee, shared his personal experience using one of the apps and the benefits he found.





These types of apps don't aim to replace human therapists but rather to make mental health far more accessible

QB: So Carter, what app have you personally used?

Carter: I've used Woebot. Woebot is an app that helps me with my mental health through short daily conversations with a chatbot. Every day, I take a moment to check in and depending on my chosen mental state (happy, content, stressed etc.), the chatbot will support me in working on my mental resiliency. Sometimes this is through a guided meditation or breathing exercises, and other times we go through strategies to deal with anxiety or stress. These are only some of the things I do on Woebot — there are so many more!

I use Woebot daily as it only takes a moment out of my day to check-in using the app. And, if I'm busy, I can postpone my check in to a more convenient time without any hassle.



QB: What made you try Woebot?

Carter: This year has been tough for my wife and me. We've been trying to start a family, and the last round of IVF didn't go so well. With the lockdown restrictions, I didn't have the usual access to my support network and coping mechanisms. Even if my friends and family were available, I didn't want to add to the stress they may be facing because of the pandemic.

Through the apps guided exercises, I've learned different strategies to deal with anxiety and worry. I can confidently say that I'm in a much better position mentally because of this app. More recently, Woebot has become a tool for me to check in with myself and reflect on my mental state.



Wellbeing apps have become valuable tools in providing instant and ongoing mental health support to so many, including Carter. This written information is for guidance only and is based on a personal situation, it does not replace consultation and advice by a medical professional.

If you're experiencing mental health concerns and would like to talk to a medical professional, reach out to Beyond Blue on 1300 22 4636 or Lifeline on 13 11 14.



For all life's
destinations

Connect with us



Visit qudosbank.com.au



Call us on 1300 747 747

