



April 2022



Banking on the future

Choose eStatements

qudosbank.com.au

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Catch up with Michael Anastasi

MICHAEL ANASTASI

CEO

Welcome to the April edition of MyQ. This is our way of connecting with you, our customers, to talk about the things that really matter to us: our community, our people and what we're doing to create the best experience possible for our customers.

Before we continue, on behalf of the entire team at Qudos Bank, I'd like to extend my deepest sympathies to those who have been affected by the recent floods on the east coast. To see the devastation brought to our communities and the impact it has had on the people of Queensland and New South Wales is heartbreaking.

We're offering financial support to those who have been directly impacted by the floods, so please get in touch with our team via Secure Mail or by calling 1300 747 747 to talk about your situation and how we may be able to assist.



What we can expect to see with interest rate rises

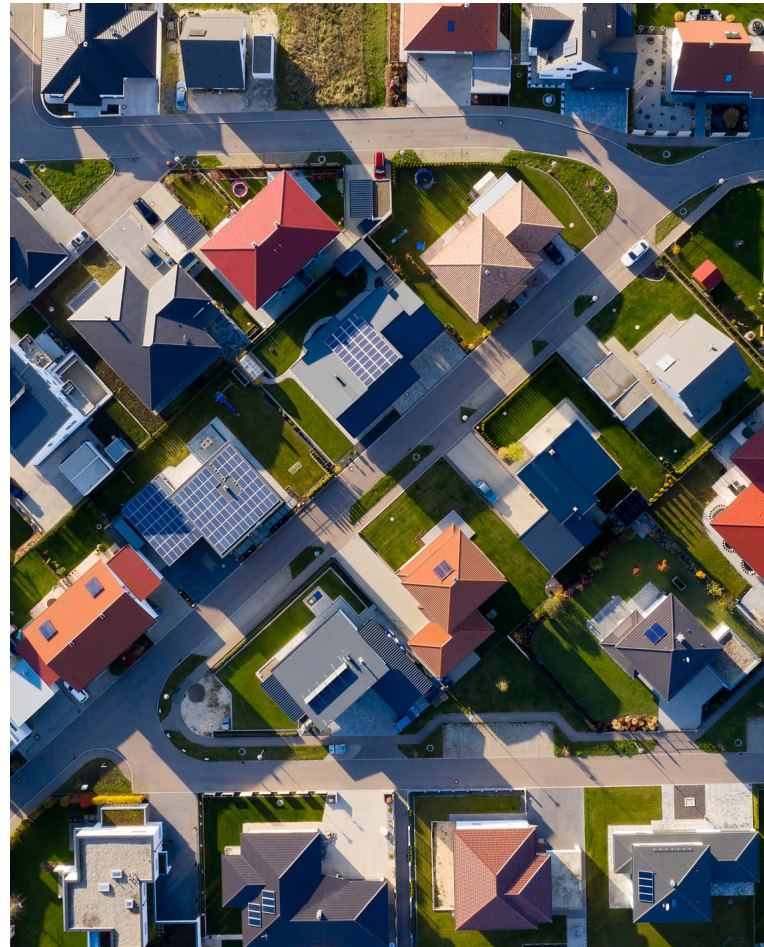
You may have been hearing that interest rates in the market are starting to rise.

As the international economy continues to re-balance from the clutches of the pandemic, the war in Ukraine creates new volatility. Inflation has increased sharply due to skyrocketing energy prices, unstable supply chains and trade restrictions.

Surprisingly, Australia's economy remains strong, with unemployment at its lowest level since 2008*.

With wholesale markets swap rates increasing, we've had to re-balance our portfolio to ensure the ongoing strength and security of the bank. In response we have adjusted some of our mortgage interest rates, most recently our Fixed Rate Home Loan products.

While mortgage rates offered by the majors continue to rise, our rates continue to remain competitive. We will endeavour to maintain our competitiveness while responding to the varying environment.



*rba.gov.au

Award winning home loans

It's always such a proud moment for me and the team at Qudos Bank when we receive recognition for the products and services that we offer. Earlier this year, we were awarded three awards from Mozo and Canstar, in the Fixed Rate Home Loan and Split Home Loan categories. We share this celebration with all of our customers and look forward to continuing to offer you award winning products.





Improving efficiency and the loan application experience

Our loan origination project is progressing well, our project team has focused on delivering the most modern solution possible to improve both the customer experience and reduce slow manual processes on the administration end.

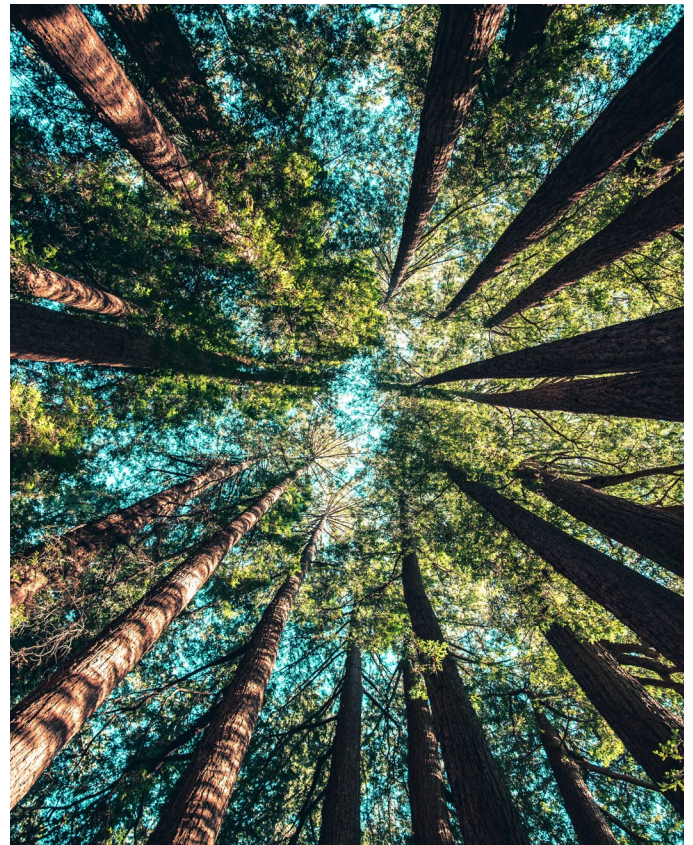
The introduction of robotics and artificial intelligence to our loan application process is going to enhance our service capabilities substantially. The internal system integrations, along with those of external partners like solicitors will allow for real-time data analysis and improve loan assessment timeframes.

Whilst there are still some finishing touches to be done, we look forward to introducing this technology soon.

We're switching to eStatements

In support of our ethical banking practices, we're continuing our journey to go paperless wherever possible to reduce our impact on the environment and create cost efficiencies. We'd like to ask all customers to consider their needs around paper statements, and help us in our journey to go paperless by switching to eStatements. Over the coming months you may receive direct communications from us asking you to make the switch.

EStatements can be viewed and accessed within Online Banking or via the Mobile App. If you've not yet registered, it's easy to get started in Online Banking or the App. You can learn more about the benefits of eStatements on page 19.



Help us in our journey to go paperless

I'd like to finish by thanking all of our customers for their ongoing support and loyalty and thank you to our staff for continuing to provide outstanding service and support to our customers, especially during these times of need. Again, my heart goes out to those impacted by the devastating floods along the east coast, please get in contact with our customer services specialists if you need assistance.

Thank you.

Tech talk with Dave

DAVID BRIDGES
CHIEF INFORMATION OFFICER



Technology continues to advance at a rapid rate and with a vision to improve our digital offering we will continue to introduce more self-service functionalities in the coming months to help customers bank the way they want in an efficient and secure way.

We encourage customers to keep an eye on our website, social media channels and on your inbox for updates as they are released. You can also find a full list of digital banking services on [our website](#).



We will continue to introduce more self-service functionalities



Mobile Payments

We recently announced the next instalment of mobile payment services: Samsung Pay, Garmin Pay and Fitbit Pay.

These services along with Apple Pay and Google Pay are a great alternative when you need to pay on the go. You can freely leave your wallet at home and use your smartphone or device to make payments anywhere that accepts contactless payments.

Are Mobile Payments secure?

Yes, these services can reduce the risk associated with carrying your cash or cards. You can confidently use Mobile Payments knowing your card details are never handed over at the point of sale, instead mobile payment apps mask your card number by assigning a random number or token for each purchase. Mobile payment apps have multiple layers of security to help keep your account safe. You can also add fingerprint, password or PIN as an additional layer of security for your phone or device. We recommend you check your specific payments provider for more on their individual security features.

For more information on these services and more payment options, head to our [Digital Banking webpages](#).



Have a specific account question? We have a range of frequently asked questions on our website that you can refer to anytime. Our FAQs section also includes a helpful filter tool so you can find the answer you are looking for straight away. [Check out the FAQs page here.](#)

Dave's Latest Tech Tip

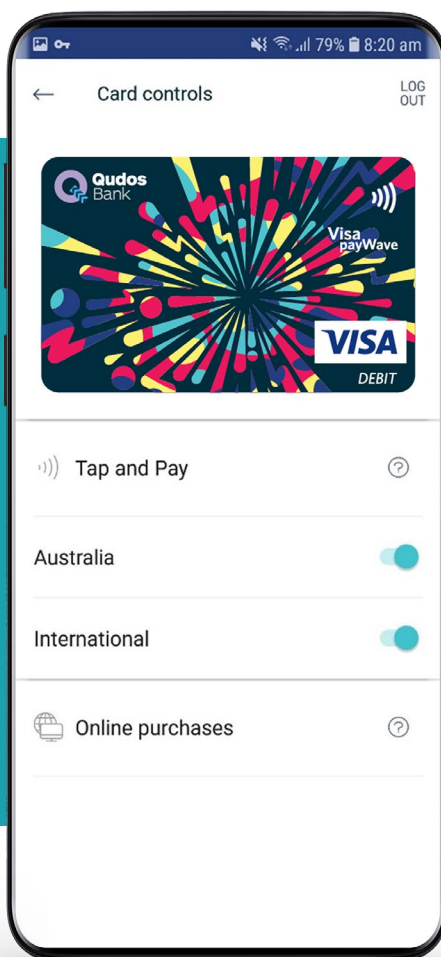
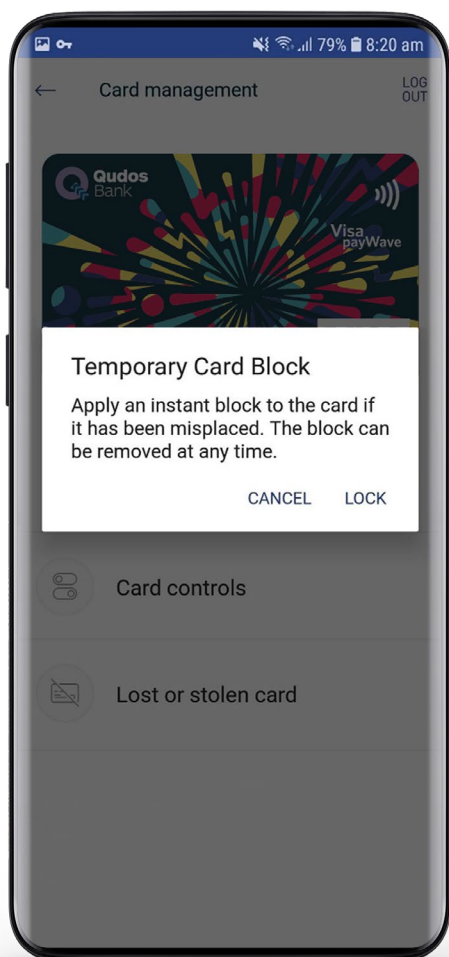
Secure Mail

We encourage our customers where possible to use the Secure Mail functionality via the Mobile App or Online Banking to contact us regarding any account related questions you may have.

Secure Mail is a safe and convenient way to get in touch. Our customer service specialists are able to verify you through Secure Mail and answer your questions efficiently without needing to call us.

You can easily view, reply or delete in your secure mailbox via the "Contact Us" tab within the menu for the Mobile App or via "View Mail" in the right-hand column within the home page of your Online Banking.

[Find out more about Secure Mail here.](#)



Did you know you can set transaction controls on your card within Online Banking and the Mobile App?

Temporarily block your card if you have misplaced it, block cash withdrawals and transfers at any ATM, or other transactions including EFTPOS, Paywave and mobile payments within Australia and internationally.

Around the traps

ANTAR CHAHINE
CHIEF RISK OFFICER



We are now well into 2022 and as we continue to see developments in technology, we've also seen devastating events happen both domestically with the recent floods in NSW and Queensland and worldwide, such as the ongoing presence of Covid-19 and global conflicts. Unfortunately, both these factors contribute to an increase in opportunities for criminals to take advantage of people by disguising scams as legitimate goods or services rendered.

It's important now more than ever that you are taking the right actions to make sure your personal information and accounts remain safe and secure. [Qudos Bank takes the protection of your information and transaction data](#) very seriously, and we have a number of controls in place to assist the protection of your accounts. In addition to our fraud prevention tools and security protocols, we also strongly encourage you to take steps towards educating and protecting yourself. You can find more information on the types of scams and tips on how to avoid falling victim within the [Qudos Bank Fraud Hub](#) located on our website. If you are ever unsure about a particular communication you have received either via email, SMS or a phone call, you can refer to the Fraud Hub for guidance or contact us direct.



Protecting your Privacy

Qudos Bank are advocates for Privacy Awareness Week (PAW), an annual initiative run by the Office of the Australian Information Commissioner (OAIC) in conjunction with state and territory privacy regulators and the Asia Pacific Privacy Authorities forum.

Privacy Awareness Week highlights the importance of your privacy and how you can protect your personal information. This year PAW will take place from the 2nd to 8th May 2022. The theme from this year's campaign is 'Privacy: The Foundation of Trust — we all have a role to play'.

In conjunction with this initiative, we wanted to share some helpful tips and actions you can take to protect your privacy:

- **Be cautious of suspicious communications:** Hackers can use [phishing emails](#) to access your secure information. If you are suspicious of an email or SMS and don't recognise the sender, do not click on any link, or open any attachments.
- **Two Factor Authentication:** Improve your security online by enabling two factor authentications. This additional security makes it harder for a hacker to access your personal information when signing into services or authorising first time payees. Remember, never give out any of your passcodes or second factor codes to anyone, no matter who they claim to be.
- **Be wary of public WIFI networks:** Public WIFI networks are usually not as secure as password protected WIFI networks and you should avoid signing into your online banking or mobile apps when using public WIFI.
- **Secure your documents and files:** Keep your documents and files secure especially if they contain any personal information, consider a password lock on your hard drives or USBs.
- **Secure passwords and PINs:** Keep your passwords, PINs and other access codes secure. Consider a password manager to keep all your log ins safe. This makes it harder for unauthorised access if they are stored in encrypted databases. More information on improving your online banking security can be found on our [Fraud Hub](#).
- **Set your profile to private:** Enable privacy settings and review them regularly, especially social media and networking sites. Consider making your profile private. It is also good practise to limit the amount of personal data shared on social media as criminals may record your information such as birthday dates and your physical location.
- **Shred your mail:** When you need to dispose of any mail or documents that contain personal information, always shred them before placing them in the recycling bin.
- **Secure your Mail:** Remember to ensure your mailboxes are secure to limit the chance of people being able to steal your mail.
- **Update your devices and apps:** It's important to keep your devices and apps up to date with the most recent software version, most updates include important security and bug fixes which help protect your information.
- **Be wary of using online features:** Refrain from using the Auto-fill feature available in your browser to store User ID and password credentials for banking and government issued sites. This gives criminals the opportunity to bypass and extract your personal information for malicious use.

For more resources on Privacy Awareness Week please visit the OAIC education website:

education.oaic.gov.au/paw2022

Summary

Qudos Bank takes the protection of your information and financial security very seriously. And whilst we all have a role to play, the first line of defence is you. I would like to leave you with this thought:

Trust is something that should be earned.

If we reflect deeper into the foundations of trust, we wouldn't trust total strangers in our homes or with meaningful life possessions. We should apply this same principle with our personal data, passcodes and banking accounts.



Meet the Miranda Branch



While we may keep a small branch footprint, the outstanding service and dedication shown by our Personal Bankers and Lending Specialists is something we're very proud of.

In September 2021 our Miranda team moved locations to a bigger space to welcome our many loyal customers of the Sutherland Shire region. The move to a new location was a big task, especially during the tight restrictions and lockdowns that COVID induced, however the new site was opened within a week, only steps away from our old address.

In celebrating the relocation of our branch we took the opportunity to interview our Branch Manager.

Q&A with Sue Abela

Q: What do you think sets Qudos Bank apart from other banks?

A: Definitely the service. We go that extra mile.

Q: Finish this sentence: when a customer chooses to bank with Qudos...

A: They are not just becoming a customer of a bank, they are joining a culture within a bank who will treat them like family.

Q: What do you like most about your team?

A: The Miranda team is a real team! We all help each other and there is no loose link in this chain.

Q: What's your goal when supporting a customer with their banking?

A: My goal is to make sure the customer leaves the branch feeling totally satisfied with the outcome and feels that they are important to us.



Sue Abela - Miranda Branch Manager

Q: What's your favourite thing about working at Qudos Bank?

A: I feel that after almost 22 years that it is the service we strive to give our customers and the family feel.

Q: What's been your biggest accomplishment here?

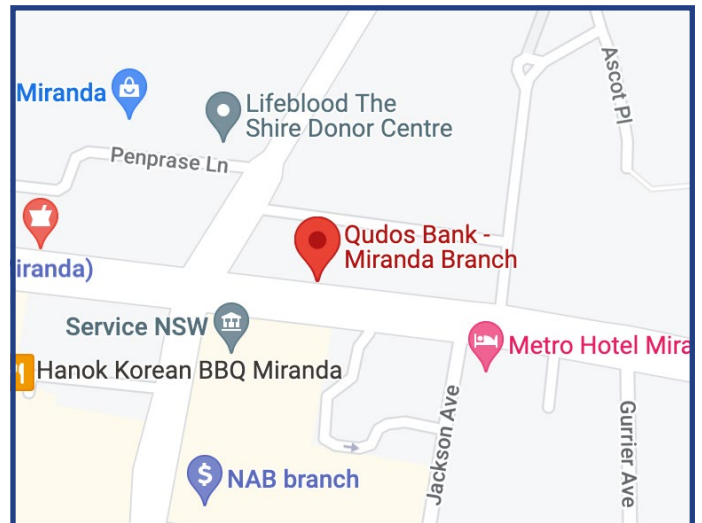
A: My biggest accomplishment would be the relationships I have created with our customers who I recognise and I am recognised on a first name basis when they come in for a visit. Yes, I call it a visit as they love coming in here, even if it's just to say hello.

Q: What's been your favourite customer memory?

A: I have many favourite memories which include getting loans across the line, giving a hug to special customers (pre- covid) and all of the gratitude I receive from our customers.

Q: If you had to sum up Qudos Bank in 3 words, what would they be?

A: One team, Caring and Honest.



If you've not visited our new home,
please come and say hi at:

**Shop 3, 581-587 The Kingsway,
Miranda NSW 2228**

**Open: Mon-Fri: 8.30am-4.30pm
Sat: 8.30am-12.30pm**



**Wheelchair access
to teller counter**

Meet the Board behind your bank

Our Board plays an important role in the strategic direction, management oversight and governance of the bank.

As a customer-owned bank, Qudos does not have investing shareholders — the shareholders are our customers. Therefore customers are at the forefront of every decision.

All Board Directors bring a unique and diverse set of skills to help drive the direction of the bank.

Meet Sally-Ann Williams Non-Executive Director BA, MA, GAICD

Sally-Ann has extensive experience spanning Deep Tech, technology transformation, innovation and entrepreneurship, inclusion, business development, commercialisation and transformation.

Prior to becoming CEO of Cicada Innovations, Sally-Ann spent over 12 years at Google as an Executive Program Manager on the engineering team. Sally-Ann has also been involved in driving national engagement and change strategies in innovation and entrepreneurship, Computer Science and STEM education as a member of the COAG STEM Partnership Forum and contributed to the foundation of StartupAUS (now Tech Council of Australia), a non-profit with a mission to transform Australia through technology entrepreneurship.

She has led several cross-sector working groups to drive change both in policy and cultural transformation needed to grow a thriving technology driven economy. Sally-Ann is an advisor to several state and national working groups on tech and innovation and is a mentor and advisor to several industry and university incubators and accelerators including Startmate.



Q: What is one thing that only those closest to you know?

A: Love karaoke but can't sing.

Q: What is your favourite movie/book/series of all time?

A: I love Switch by Chip & Dan Heath; and upstream by Dan Heath. Both books provide a fantastic reframing of how to look at situations and reframe them from problems to possibilities.

Q: What do you do on the weekends?

A: Run with 'Boobs on the Run'. A fantastic group for women to encourage them to move more, fight cancer and connect with community.

Q: What is your hidden talent?

A: Seeing the possibility in impossible situations and making it happen. I like hard challenges.

Q: If you could invite 3 people (dead or alive) to dinner, who would they be?

A: In no particular order — Gough Whitlam; Angela Merkel, Julia Gillard — all 3 have been incredibly effective in driving change, often when in minority holdings. I'd love to listen and learn how they are able to be effective when the odds are against them, and how they have developed an ability to shrug off public criticism and stay true to creating and delivering on a vision they have.



Q: Who is your hero?

A: I have a long list of women in my life who have made space for me, supported me, and continue to lift others up around them. I admire them for their generosity and vision for the future.

Q: What is the best part about being on the board of Qudos Bank?

A: Working with a great group of people who are committed to shaping a vision and delivering it for the future of our members.

Q: What is your pet hate?

A: Lack of authenticity. I love honesty — even if it's hard to hear.

Q: What is your coffee order?

A: Espresso, long black, affogato (depending on the time of day).

Q: What do you hope to achieve this year?

A: Run a marathon and take a holiday.

Q: What was your first job?

A: Working in my parent's fruit & vege shop. Rotten potatoes are the worst!

Q: What did the pandemic teach you?

A: What is truly urgent and important vs what is nice to have/do.

Q: If you had to describe Qudos Bank in 3 words what would they be?

A: Purposeful, empowering, authentic.



In the community



In honour of our aviation roots, Qudos Bank continues to support a variety of heritage groups and associations that have played an important role in our customers lives.

In February, the Australian and International Pilots Association (AIPA) held their annual retirement dinner, celebrating the service of longstanding Qantas Pilots and their 40th anniversary. AIPA is the preeminent voice of Australian airline pilots, and the association represents around 2,250 Qantas Group pilots.

Qudos Bank was proud to sponsor this event and to enable AIPA to produce a copy of their book 'A Celebration of Careers 2019-2021'. Over 400 guests attended The Four Seasons Hotel in Sydney, the biggest ever turn out. After two postponements due to COVID, the 2022 event was a magnificent night dedicated to celebrating service in aviation.



In May we will be supporting the Qantas Founders Museum in celebrating their 100 year anniversary. The Qantas Founders Museum will take their guests back to "The Roaring 20's" hosting a themed gala event to be held in the Museum's 1922 National Heritage Listed Qantas Hangar. We congratulate the museum on their role in recognising the Qantas heritage, a tribute to a community of people who came together to build an iconic airline in outback Queensland.

News from
**ReForest
Now**



Our hearts go out to our friends at ReForest Now and their local community of Mullumbimby — a town hit hard by the floodwaters. While the community rallies together to recover, there is some sunshine to deliver.

As of February 2022, the outcomes achieved by the ReForest Now team and their partner Aussie Ark/Wild Ark are pretty special.

To assist Aussie Ark in bringing their vision of a thriving 1,500 hectare wildlife sanctuary to life, ReForest Now has undertaken extensive bush regeneration and reforestation works to restore a large, contiguous area of degraded forest.

ReForest Now sent crews to Upper Mongogarie (25km southwest of Casino) to completely transform this area in October/November 2021. A 10-person team spent 6 long days regenerating existing patches of forest on the site. A few weeks later 25 of their team spent 3 rainy days planting 23,258 trees — a record achievement!

This project utilised funding from multiple sources but produced one extraordinary conservation outcome.

Our contribution to this project supported the care of:

15,000
Rainforest
trees



2,810
Eucalyptus
trees



eStatements

Many of our longer-term customers would know that we have implemented initiatives and supported not-for-profit organisations to do our bit for the environment for several years now and since moving into our new headquarters at Mascot, we have made a concerted effort to go paperless across administrative functions wherever possible.

The next step in this effort will be switching from paper statements to electronic statements (eStatements) for some of our customers who have transaction accounts with us only, except where you tell us you'd prefer to keep paper statements.

Each month you will receive an email notification that your eStatement is ready to be viewed online rather than receiving it via post, this helps reduce our paper trail and easing some of the strain on our environment. They also make organizing and archiving your statements easy with them being stored online by date — perhaps freeing up some of that coveted drawer space!

Yes, eStatements are much better for our environment than paper statements, but there are also many other benefits including:

› **Security:**

Lose the paper trail of personal information. With eStatements, your information is password protected through Online Banking or via the mobile app. You're also protecting your information from potential mailbox theft.

› **Easy access:**

Conveniently access your statements on the go, anytime, anywhere via Online Banking and the Mobile App.

› **Organised:**

Declutter your home from paper and personal filing. With eStatements all your information is kept in one spot, available to download whenever you need it. You also have access to up to 10 years of statements.

› **Reducing cost efficiencies:**

Sending less paper statements reduces cost efficiencies so we can invest them back into the products and services we provide to help customers reach financial goals.

Over the coming months we'll be moving towards switching some of our Qudos Bank customers who have transaction accounts only to eStatements. Please keep an eye out for more information on this change, and when it might impact you and your statements.



We do respect that some customers may still prefer to receive paper statements, and while we really encourage you to give eStatements a go, you can opt in to receive paper statements by contacting us via Secure Mail or by calling 1300 747 747.

For more information on eStatements, visit [EStatements | Qudos Bank](#)

ePayments Code



What is the ePayments Code?

The ePayments Code is a voluntary Code regulating consumer electronic payment transactions, including ATM, EFTPOS and credit card transactions, online payments, internet and mobile banking, and BPAY®. Detailed information about the Code can be found on the ASIC website.

Our responsibilities to you under the Code?

As a subscriber to the ePayments Code we will (among other things):

- > provide customer disclosures in relation to fees, transaction limits and other terms and conditions;
- > give receipts and statements in certain circumstances; and
- > provide consumer protection in cases of fraud and unauthorised transactions, including online mistaken payments.

How you can protect yourself?

By managing your card and pass code security.

Pass code security

Pass code means a password or code that you must keep secret, that may be required to verify you or authenticate a transaction. Examples include your card PIN, internet or telephone banking password or a code generated by a security token.

Did you know if you run into a situation where you lose your card or it gets stolen, you can lock it instantly within the Mobile App or Online Banking? You can also change your pass code as frequently as you like, giving you extra security and peace of mind.

Our guidelines for keeping your pass codes secure:

1. Don't let anyone see you enter your card pin. Cover the keypad with your hand when entering your pin.
2. Don't select a pass code that could easily be associated with you, such as a birthday, phone number or postcode and don't use anything else that's too simple to figure out.
3. Don't disclose your pass codes to anyone, this includes family members, friends or additional card holders.
4. Don't choose a pass code which is a numerical sequence or pattern (e.g. 1,2,3,4 or 5,5,5,5), choose random selections as these offer stronger protection.
5. Don't let anyone else use your pass codes or card, only you should have use of your card.
6. Do not respond to emails, phone calls or texts asking for your pass codes. Qudos Bank will never ask for this information.
7. Keep card secure at all times.
8. Memorise your pass codes! DO NOT record your pass codes on your card, mobile phone or computer.

Card security

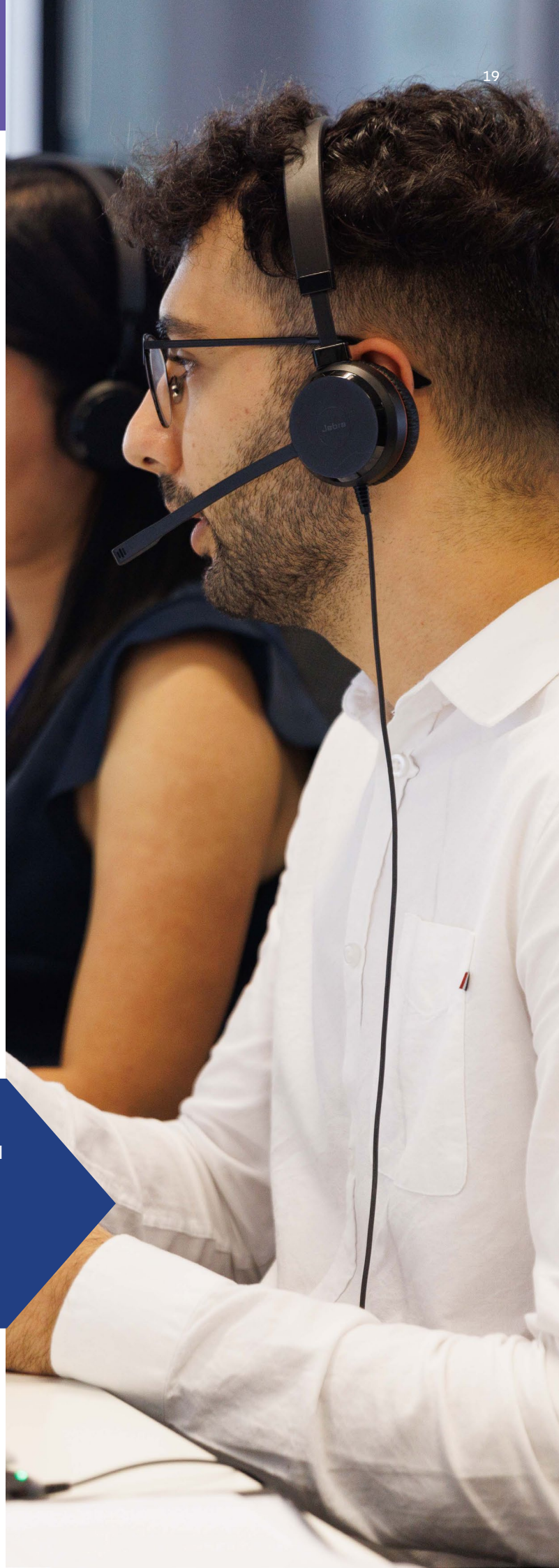
At Qudos Bank, we take your security seriously. That's why our credit and debit cards come with security features that help protect your information. We've also implemented a number of different initiatives behind the scenes to help protect you and your card.

To keep your card transactions safe, we:

- › Partner with ORION, to monitor suspicious card transactions 24/7
- › Issue cards which have been embedded with a security chip, making it more difficult to copy your card details
- › Protect your online Visa card transactions using Visa Secure
- › Offer SMS and email alert notifications to notify you of purchases
- › Allow you to manage your card in Online Banking and the Mobile App, making it easier for you to report a card lost or stolen, anytime and anywhere
- › Allow you the ability to change your PIN online
- › Remember, you should always protect your card like it's cash and never hand over your card or card details to anyone if you're unsure

If you have noticed suspicious activity on your account or suspect someone may know your personal account or card details including your PIN, or if your card is lost or stolen, please ensure that you report it immediately in the Mobile App, Online Banking or by contacting us on 1800 621 199 (24 hours toll free) or during business hours 1300 747 747.

Please note: These are guidelines only. While following these steps will help you to protect your card and PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further information please see our Terms and Conditions for Savings Accounts and Payment Services or ePayments Code.



Have a story worth sharing?



We LOVE hearing stories about how our customers have reached their financial goals through banking with Qudos Bank. We want to continue sharing these stories so we can help others on their journey to financial freedom.

Were you finally able to buy your dream home? Have the experience of a lifetime? Or maybe it was finally being debt-free for the first time in a long time. Whatever your story is, we'd love to hear it.

[Share your story](#) by filling out the form, feel free to upload any images that may support your story. We will then shortlist stories to be featured on our website and social media. We may also contact some of you to feature in future videos or advertising campaigns.

Share your story





This year we're seeing double

Home loans that empower your choices



1300 747 747 | quodosbank.com.au

Lending criteria, T&Cs and fees and charges apply.

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A little more home. A little more holiday.

Upgrade your home loan with 200,000 bonus Qantas Points*

*Apply btw 01/04/22 and 30/06/22. Funding by 30/09/22. Applies to new Qantas Points Home Loans of \$250,000 or more. Excludes existing loans, switching and variations. Lending criteria, fees, T&Cs apply.

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These offers can be withdrawn by Qudos Bank at any time. Full promotion Terms and Conditions are available at quodosbank.com.au/BonusQantasPoints. Qantas Points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply, 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 quodosbank.com/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. 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. 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. Qudos Bank is the issuer, offeror and administrator of the Qudos Bank Qantas Points Banking products and is a credit provider and credit licensee under National Consumer Credit laws. 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. 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. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305.

FlexiCover Life Insurance

Issued by NobleOak Life



- ✓ You can tailor your cover
- ✓ Issued by award-winning insurer NobleOak
- ✓ Fully underwritten cover
- ✓ Annual decreasing cover feature to help manage affordability[^]

First month free*



NOBLEOAK
LIFE INSURANCE



Get an instant quote at:
www.flexicoverlife.com.au/quodos

Or call NobleOak for a quote:
1300 108 490

Mention 'Qudos Bank' for your first month free*

This is general information only, provided by NobleOak Life (it is not intended as financial advice)
The Target Market Determination for NobleOak's FlexiCover insurance is available at www.nobleoak.com.au/target-market-determination

*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.

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Wellbeing with Wendy

WENDY HADENHAM

EXECUTIVE MANAGER HUMAN RESOURCES

We've all been through a lot these last few years. From bushfires, to a global pandemic, and most recently the Queensland and New South Wales floods.

As individuals, communities and a nation, we've all felt a little stressed and while stress is a normal response to high-pressure situations, it's also not the best feeling.

Our top 10 tips to managing stress:

1. Slow down

When we rush from place to place, the entire time spent rushing is usually a stressful one. Instead, set aside and plan extra time to get where you need to go and to complete tasks — you'll be amazed at how much stress you can eliminate!

2. Get organised

I'm sure you already know this, but disorganisation is a huge contributing factor to stress. Start by organizing your wardrobe, your desk and your car and find ways to make everyday tasks easier when you plan ahead.

3. Breathe

Breathing deeply is one of the quickest and easiest ways to relieve stress. Any time you feel stressed, use this method: place your hand on your belly and feel it rise and fall as you take a deep breath in and out. Do this three times and you will instantly feel a lot calmer.



4. Make lists

Lists take the stress out of remembering everything you need to do or say and can save you some time and hassle of having to retrace your steps and thoughts when you forget something. Try making a to-do list which you track and tick items off once complete (this will also help you feel accomplished) or even a bullet point list of things you need to cover before an important call.

5. Practice being a good listener

Research shows that when you listen, your blood pressure goes down and when you talk, it rises. Actively listening to what other people say is a mindfulness skill that brings you back into the present moment and away from stressful thoughts.

6. Practice gratitude

When you wake up in the morning or before you go to bed write down or think about 3 things you're grateful for. Research says that practicing gratitude has a profound impact on stress levels and helps bring you back into the present moment.

7. Go to bed earlier

Going to bed earlier is a simple gift to give yourself. Don't trade precious sleep time for another episode! Try aim for 8 hours sleep a night. Going to bed earlier, may give you extra time in the morning to prepare for the day ahead, to exercise (and release endorphins), meditate or work on a project without being interrupted or distracted.



8. Forgive

When you hold a grudge, it's like taking poison every day while hoping it's another person who suffers its effects. Forgiving others (or even yourself) helps you let go of grudges and ultimately helps you more than it does the person you're forgiving.

9. Shift your focus forward

When we encounter a stressful situation, it often takes us by surprise. Sometimes we spend hours, days or even weeks fixated on the situation, often feeling sorry for ourselves at the same time. But as soon as we shift our focus to a solution instead of the problem, our stress starts to reduce.

10. Remember your purpose and values

A lot of people feel stressed because they don't take time to consider their purpose or values. Writing down your top 5 values, helps you construct a life (and a list of goals) that will be in harmony of those values.



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