

Candidates for election



Terry McGuirk
BA(Hons), FAICD

In these unparalleled times, in-depth strategic experience of Customer Owned Banks is critical for our Board, if elected I would bring this. A Fellow of the Australian Institute of Company Directors, I hold a Bachelor of Arts with Honours from Adelaide University.

My previous experience as a long-term Director of one of Australia's largest Mutual Banks and former Deputy Chair of the Customer Owned Banking Association, will help me in representing the interests of all members.

I am a finance industry specialist with a thorough understanding of financial, prudential, risk and regulatory environments in which Qudos operates. Consulting to the finance industry for over 25 years, self-employed, advising many of Australia's largest 'profit to member' entities including Qantas Super, and continuing studies for a Masters of Applied Finance, places me in an excellent position to support Qudos with future challenges.

My diverse Board experience includes financial planning, youth at-risk, on-line education, disability services and the crucial leadership role of being a Chairman. After University I worked for BHP and Chartered Accounting firms including being a Director of Price Waterhouse.

My unique skills and experience will enable me to make a very solid contribution to our Board.



Andrew Leithhead*
BCom, GAICD, FFin, JP

Andrew joined Qudos (then QSCU) over 40 years ago and Qudos is still his family's key financial services provider. He has been a Qudos Director since 2017 and is a member of the Risk Committee. He briefly served as Chairman during 2019. His career in financial services has included investment management, stockbroking, investment banking, capital markets and commercial banking (including digital transformation) in Australia and the U.S.A. He has held senior positions in large companies including ANZ Banking Group, KPMG and Barclays Bank and smaller businesses including Gilbert + Tobin Lawyers and Meares & Phillips. These roles required extensive interaction with corporate regulators, including APRA and ASX in Australia and the New York Federal Reserve, NASD and Securities & Exchange Commission in the USA.

Andrew has developed important governance knowledge and skills as a director of entities including ANZ Equities, LINWAR Securities, The Scots College and KPMG Corporate Finance (Australia). He is currently Chairman of the Australian Racing Drivers' Club, and he is a Director of The Anglican Schools Corporation. Andrew understands the crucial governance demands of directors, including risk management, financial oversight, stakeholder communications, statutory and regulatory obligations, liquidity management and government interaction.



Joe Dicks*
BCom, GradDipAcct, CA, GAICD

Joe spent most of his 33 year professional life advising businesses on how to improve performance. His career spans corporate advisory, business restructuring, profit improvement and risk & governance. In the latter years of his career, he specialised in forensic accounting and accounting expert court testimony. Joe is a Chartered Accountant and member of the Australian Institute of Company Directors.

Joe commenced as a non-executive director 16 years ago, becoming a founding director of Uniting AgeWell (Vic and Tasmania). Since then he has served on numerous boards and chaired most of their audit and risk committees. He is currently the Chairman of Campus Living Villages Limited, and a non-executive director for Think Childcare Limited and Melbourne Polytechnic. Joe recently became a director of Qudos Bank and serves on the audit committee.

Joe offers the Qudos board:

- a practical working knowledge of lending, based on his preferred advisor status to the four major banks
- strong analytical skills complemented with critical reasoning
- audit experience – he was until recently a registered company auditor and has chaired many audit and risk committees
- in-depth governance experience, based on 16 years as a non-executive director.

* Retiring Director standing for re-election