

# Ways to bank with us

A decorative graphic in the top right corner showing a hand holding a coin with a dollar sign, set against a background of larger, faint dollar signs.

We offer a range of ways to bank, making banking with us easy and convenient. Choose from 24/7 online or mobile banking, visit us in branch at one of our locations across Australia, or use the Bank@Post services at over 3,500 Australia Post Offices nationally.

So no matter if you're in Australia or when you're overseas, we give you easy options to access your money and apply for our products and services.

## Online Banking

Our secure Online Banking service means access to your accounts 24 hours a day, seven days a week. Whether you're at home or abroad.

### Once logged in, you can:

- > View and print your current account balances and transaction history
- > Transfer money between your accounts and externally
- > Pay your bills with BPAY
- > Apply for products and services including our high interest online savings accounts, home loans, personal loans, credit cards and Super
- > Register for eStatements to receive your statements electronically
- > Update your personal details

### Keeping you secure within Online Banking

QSafe SMS is a free service providing extra security when you bank or shop online. SMS authentication is used by leading financial institutions in Australia and works by providing you a 6 digit code via text message to your Australian mobile or landline number. You'll use it when making new transfers or BPAY payments within Online Banking.

For our Members living overseas, we have an alternative solution.

Please contact us on 1300 747 747 to find out more.

## Qudos Bank App

The Qudos Bank app is compatible with both iOS and Android devices, providing a streamlined and easy to use interface.

### Our Qudos Bank App makes it easy to:

- > Login in with either a PIN, your fingerprint or Face ID for some iOS devices
- > Check your account balance and recent transaction history on your account dashboard
- > Set up your own quick balance preference (quick display without logging in)
- > Create, view and edit scheduled payments
- > Manage payees and billers within the app
- > Set up alerts for payWave, ATM withdrawals, Visa and Eftpos use and control how you receive alerts (email, sms)
- > Manage your device and register or de-register your device as needed
- > Easily notify us of overseas travel plans, including dates and destinations

### Download our Qudos Bank App!

To download the Qudos Bank App, please visit the Apple Store or Google Play and search 'Qudos Bank'.

## Telephone Banking

Our Telephone Banking service gives you 24 hour access to your accounts from any touch phone at the cost of a local call – regardless of where you are within Australia.

Once you've registered, you can:

- > Check your account balances
- > Make BPAY payments
- > Check transactions made on your accounts
- > Check your loan account balances
- > Obtain details on your interest earned in the last financial year

Our dedicated Telephone Banking line is **1300 360 865**.

Alternatively, access is available via our general enquires line on **1300 747 747**.

## Electronic Payments

### Direct Debit

You can set up pre-arranged payments on specified dates to billers and merchant businesses from our accounts.

Direct debit arrangements could be used to pay, for example:

- > Utility bills
- > Insurance payments
- > Credit card repayments
- > Loan repayments
- > Charitable donations

To set these up you will need to speak to your biller or merchant business, noting that you may need to quote our **BSB 704 865** and your account number.

### Direct Credit

You can take full advantage of our interest rates, by having money directly credited to your interest earning Qudos Bank account. You can easily set up a direct credit for your:

- > Salary
- > Pension/allowance
- > Tax refund

To set up a direct credit, contact the provider of the funds and supply our **BSB 704 865** and your account number.

### Auto Transfers

This service enables you to make a regular payment or transfer to yourself or another person from your savings account.

Auto transfers can be set up to recur (e.g. weekly, fortnightly, monthly or quarterly) for an indefinite or fixed number of payments or transfers.

If you're already a Member and registered for Online Banking, you can set up your own auto transfers online or using the Qudos Bank App. All you need is the BSB and account number of the recipient.

## Bank@Post

Members can bank through Bank@Post at our 3500 participating Australia Post offices across Australia. You're likely to have one near your home or office.

### Services offered at Bank@Post

- > Withdraw or deposit funds
- > Deposit cheques
- > Pay your bills
- > Access money order services

### How do you use Bank@Post?

You must have your Visa Debit Card linked to the savings account that you want to transact on. Simply present your card and tell the Australia Post staff that you would like to make a Bank@Post transaction. Then just swipe your card and enter your PIN to begin. If you don't hold a Qudos Bank Visa Debit Card you can also deposit at Australia Post using a barcoded deposit slip, please send us a secure email to order yours today, or call us on 1300 747 747.

Please note, cheques deposited as part of a Bank@Post deposit may take up to 7 days to clear.

### Where is my nearest Australia Post Office?

To locate your nearest Bank@Post office visit our website, [qudosbank.com.au](http://qudosbank.com.au) or [auspost.com.au](http://auspost.com.au)

## SMS Alerts

SMS Alerts allows you to stay in touch with all your accounts via alerts sent to your mobile phone.

You can also send a request via SMS to receive the balance of your accounts or the last three transactions on an account.

### To apply!

To register for SMS Banking, simply log on to Online Banking or the Qudos Bank App and select the '**Services**' tab, then click on '**SMS Alerts**'. Enter your details and the alerts you'd like to receive.

Alerts and requests available	
Direct credit	Get notified instantly when your pay, or any other direct credit gets paid to your account.
Direct debit	Get notified instantly when a direct debit has been made.
Low account balance	Get an instant alert when your balance hits a low amount you've specified.
High account balance	Get an instant alert when your balance hits a high amount you've specified.
Scheduled balance	Set up a regular alert that gives you a balance of your account(s) either daily, weekly, fortnightly, monthly, quarterly, half-yearly or yearly.

Request	Text to 0428 737 737
Balance enquiry	Text *b* for account balances.
Most recent transaction	Text *t* for an instant report of your most recent transaction.
Most recent credit transaction	Text *txcr* for an instant report of your most recent credit transaction.
Most recent debit transaction	Text *txdr* for instant report of your most recent debit transaction.
Interest earned/paid	Text *i* for an instant report of your interest earned/paid.

A fee of 25c applies for each SMS Banking message sent to your mobile phone in addition to any fee charged by your provider for sending text requests.

Please note: SMS scheduled Alerts are only available between 6am and 6pm. Qudos SMS Banking is available in countries with the GSM network and can only be registered to Australian mobile phone numbers. Please refer to the Terms and Conditions for more information.

## BPAY

BPAY is the faster, more efficient way to pay your bills. With over 14,000 billers available, it's also the most convenient as you can pay your bills in one go!

Plus, with our Online Banking, Qudos Bank App and Telephone Banking services you can schedule payments for a later date and forget about them. BPAY also lets you choose which account you pay from – savings, QSaver or credit card.

(Note: not all billers accept payment via credit card).

### How to pay with BPAY

Simply follow the below steps:

1. Log on to Online Banking, Qudos Bank App or Telephone Banking
2. Select the PAY tab in Online Banking or the Qudos Bank App and follow the simple instructions
3. Look for the distinctive BPAY logo on your bills
4. Enter in your Biller Code and Reference Number
5. Wait for and record your receipt number

## Mobile Payments (Apple Pay and Google Pay)

You can now make faster, easier and more secure contactless payments by adding your Qudos Bank Visa Debit or Credit Card to Apple Pay or Google Pay.

### Apple Pay

To start making payments using your Apple device, simply open the wallet app and follow the prompts to add your Qudos Bank Visa Debit or Credit Card to Apple Pay.

### Google Pay

For an easy way to tap and pay using your Android device, simply download the Google Pay app from Google Play or the App Store and follow the instructions to add a card.

For more information on how to link your card or how to use mobile payments, visit our [Google Pay](#) or [Apple Pay](#) pages.

## Real-Time Payments

We have implemented the New Payments Platform (NPP), for real-time payments, allowing you to get the most out of your banking experience with us.

Now, all incoming and outgoing payments (excluding scheduled transfers, BPAY and international payments) between Qudos Bank and other participating institutions will be sent through this real-time platform.

### How to register your PayID using the Qudos Bank App

1. Log into the Qudos Bank app and select the menu button
2. Select 'Manage PayIDs' in the menu
3. Select 'Create PayIDs'
4. Follow the Prompts

### How to register your PayID online

1. Log into online banking and select accounts
2. Select 'Manage PayIDs'
3. You will then be asked to request a code, select 'validate' once you have typed in your code
4. Select 'Create PayID' and follow the prompts

For more information, visit our [Real-Time Payments](#) page.

## Visa Debit Card

You can use your Visa Debit Card just like a credit card; only you're using your own savings.

### Features and benefits:

- > \$0 annual fee
- > Use it to make purchases online or over the phone, using your own savings
- > No credit application necessary
- > PayWave – no need to swipe or enter your PIN for purchases under \$100 provided your daily purchases do not exceed \$200.
- > Access to Visa Entertainment
- > Access to your accounts via ATM and EFTPOS terminals anywhere in the world where the Visa logo is displayed
- > ORION 24/7 card monitoring services added protection for your Visa card
- > Verified by Visa adds extra security when shopping online

A Visa Debit Card is available to cardholders over 16 years of age, and is not available on company or other non-personal accounts. Please contact us for a range of other options.

Please ensure your contact details are up to date – such as your mobile number and email address, so we can contact you in the event of anything suspicious on your accounts.

## Free ATMs

Both Major and independent ATM networks (within Australia and overseas) may charge a fee for cash withdrawals and balance enquiries. With the shift towards digital payments and a decline in cash use within Australia, many of the Major Banks are increasingly divesting their non-branch ATM's by selling them to providers who employ a direct charge model for the use of their ATMs. For example; ATM machines branded atm-x, Precinct, Redi, CashCard, Travelex and some ATMs situated inside pubs, clubs and hotels will likely charge a fee for their use. You should check the ATM owner's fees that apply carefully before completing transactions. Within Australia, you will be advised of any fees that will be charged prior to completing the ATM transaction. You will be able to cancel the transaction if you do not wish to proceed and no fees will be charged.

## EFTPOS

All your EFTPOS transactions are free. You can also withdraw cash at most major supermarkets and Australia Post free of charge. Note: Some merchants may charge a fee for Visa card transactions.

## Visit us at a branch

Drop into your nearest branch to do all your banking, from applying for a loan; right through to booking a meeting with a Financial Planner.

### Sydney City

Mezzanine Level, 5 Hunter Street,  
Sydney NSW 2000  
8.30am to 4.30pm, Mon – Fri

### Miranda, Sydney

553 The Kingsway,  
Miranda NSW 2228  
8.30am to 4.30pm, Mon – Fri  
8.30am to 12.30pm, Sat

### Sydney Qantas Campus

Retail 5, Wing C, Qantas Campus,  
10 Bourke Road  
Mascot NSW 2020  
8.30am to 4.30pm, Mon – Fri

### Sydney Qantas Freight Terminal

Ground Floor, Qantas Freight Terminal,  
Link Road,  
Mascot NSW 2020  
10.30am to 2.30pm, Tue – Thur  
(Secure access only by Qantas Staff)

### Niddrie, Melbourne

397 Keilor Rd,  
Niddrie VIC 3042  
8.30am to 4.30pm, Mon – Fri

### Ascot, Brisbane

160 Racecourse Rd  
Ascot QLD 4007  
9.00am to 5.00pm, Mon – Fri  
(Cash deposit services unavailable)

## Depositing Cash and Cheques

Cash and cheque deposits can be made at most Qudos Bank branches. The only branch that does not accept cash deposits is our Ascot Branch in Brisbane. However, they do still accept cheque deposits. Please be aware that none of our branches accept coin deposits.

To make a deposit at Australia Post, you need your Visa Debit Card and your PIN. Cash deposits (excluding coins) at Bank@Post outlets are limited to a maximum of \$3,000 per day.

If you don't hold a Qudos Bank Visa Debit Card you can also deposit at Australia Post using a barcoded deposit slip, please send us a secure email to order yours today, or call us on 1300 747 747.

### For more information:

-  Call us on 1300 747 747
-  Visit [qudosbank.com.au](https://qudosbank.com.au)
-  Drop into your nearest branch

**1300 747 747 | [qudosbank.com.au](https://qudosbank.com.au)**