

Supporting brokers

to help customers realise their full potential



Who are we?

Founded in 1959, as Qantas Staff Credit Union, a group of Qantas employees wanted to establish better financial options for their families and community, returning its profits through its products and services.

Today, underpinned by the same values, we're Qudos Bank, one of Australia's largest 100% customer owned financial services provider with branches in Sydney, Melbourne and Brisbane.

Why our brokers and customers choose Qudos Bank

Full range of products and services

We're a full-service bank offering great value and rates on a range of Fixed and Variable Home Loans.

Our choice of home loans include:

- > Low Cost Home Loan
- > No Frills Home loan
- > Construction Loan
- > Qantas Points Home Loan
- > Bridging Loan

Specialised broker support

- > Accessible BDM and broker support team
- > Dedicated Broker portal
- > Fully assessed pre-approvals
- > Electronic Documentation
- > Real-time application status updates

Most of our home loans offer:

- > Reduced loan documentation requirements
- > \$0 establishment, annual and account keeping fees
- > \$0 redraw fee
- > Free multiple offset accounts
- > Additional extra repayments

Dedicated customer service

- > 24/7 online and mobile banking
- > 4 star rated Mobile App
- > Australian based Contact Centre
- > Bank@Post services
- > Access to any ATM

Award-winning products and services

We've been rated Australia's Best Customer Owned Bank of the Year. With our range of award-winning products and services, you can bank on Qudos Bank.



Customer Owned Bank of the Year

Providing outstanding value to customers



► Our key product features and policies

Talk to your local BDM about our range of great policy niches, including:

- › All loan applications fully assessed (incl. pre-approvals, valid for 90 days)
- › 90% LVR plus LMI for any loan purpose (incl. Investment IO & Construction loans)
- › 100% overtime, allowances, and commission, if consistent, included in servicing
- › Fixed Rate Home Loans can be split with any variable rate products. No switching fees
- › Common Debt Reducer Policy – only applicants' joint liabilities (%) can be used for servicing calculations
- › Parental Guarantee loans (owner occupied only)
- › For self-employed, company liabilities can be excluded from servicing
- › Business net profit, salary and depreciation can be included for servicing

Broad range of property types considered:

- › Small home units considered (incl. studios) – max LVR 70%
- › Acreage land size max 50 hectares – max LVR 70% (conditions apply)
- › Company titled units considered – max LVR 70%
- › Serviced Apartments – max LVR 60%
- › Multiple Dwellings on one title – max LVR 80% (conditions apply)
- › High Density units with no postcode restrictions considered – max LVR 90%

► Speak to your dedicated broker team

Our Broker Development Managers are here to help you support your customers with their financial needs.

Have a chat with your local BDM today or send us an online enquiry at [qudosbank.com.au/forms/broker-enquiry-form](https://www.qudosbank.com.au/forms/broker-enquiry-form).

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Important information

This document is intended for mortgage brokers use and information only. The information is current as at 30 June 2023 and is subject to change.

Normal lending criteria, terms and conditions and fees and charges apply. Mortgage insurance is required for home loans over 80% LVR and is subject to approval.

The information provided should be used as general information only and does not consider any individuals circumstances. Individuals should read and consider the relevant terms and conditions (available on request) and our Financial Services Guide, available at www.qudosbank.com.au/support/legal, before deciding whether to obtain any of our financial products or services. You can find more information about our products and services on our website www.qudosbank.com.au.