

To be eligible to receive a \$30AUD cashback, the person must be over 18 years old, a customer of Qudos Bank and must send or receive foreign currency (to or from overseas) to the value of \$500AUD or higher through Qudos Bank's International Money Transfer services between 9:00am AEST on Monday 22nd August 2022 - 5:00pm AEST on Friday 23rd September 2022. The person will be charged the relevant transfer fee at the time of making the transfer. Qudos Bank will deposit the \$30AUD cashback, prior to 5pm AEST on 31 October 2022 into the same Qudos Bank account used to make the transfer. Transfers denominated in AUD currency will not be eligible for a cashback. Employees of Qudos Bank and Western Union Business Solutions (Australia) Pty Ltd (ACN 150 129 749; AFSL 404092) ("WUBS") are not eligible. A customer can receive up to two cashbacks for eligible transfers made during the campaign period (up to a total of \$60AUD).

Qudos Bank has entered into contractual arrangements with WUBS whereby WUBS assists in fulfilling certain foreign exchange and payment services offered by Qudos Bank to its customers (including telegraphic transfers). Qudos Bank has a revenue share arrangement with WUBS, where Qudos Bank receives a percentage of the foreign exchange margin revenue and fee revenue (where applicable) for the relevant foreign exchange or payment service. See Qudos Bank's Financial Services Guide for more detail.

Fees and charges and terms and conditions apply. It is important for you to consider the relevant terms and conditions and Qudos Bank's Financial Services Guide and Fees & Charges brochure before you decide whether or not this financial product is right for you.