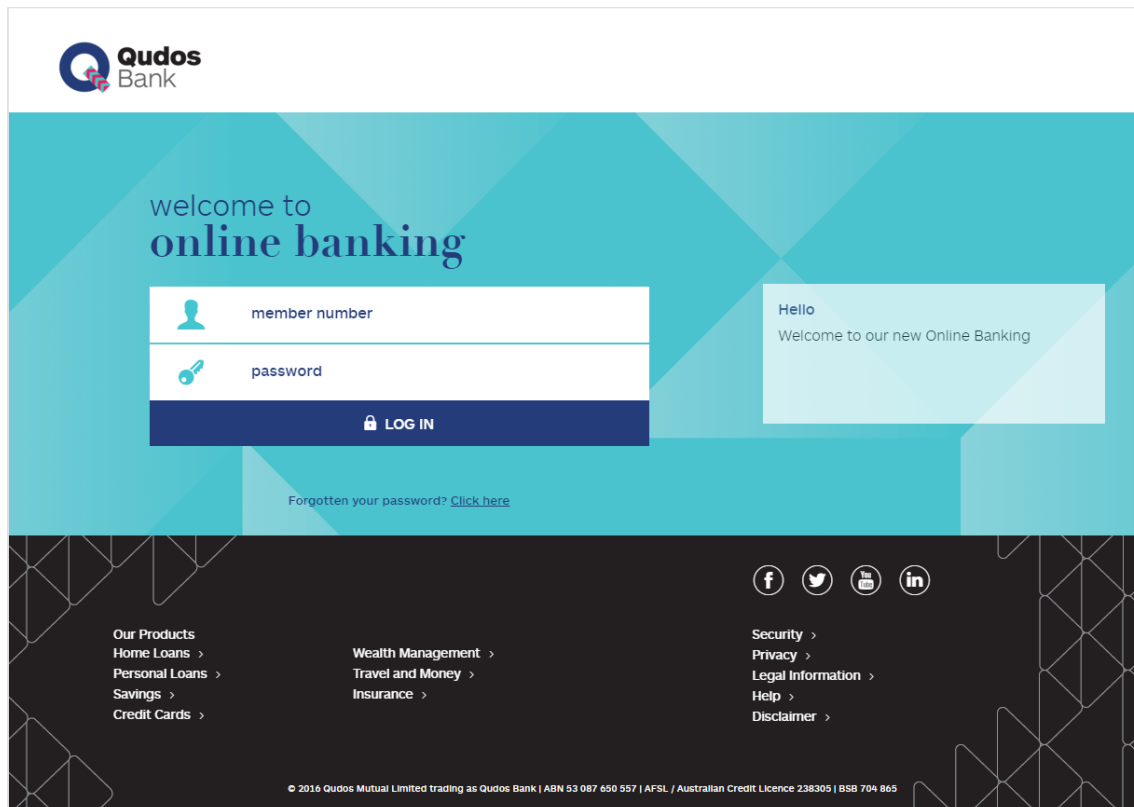


Online Banking -FAQs

Getting started

Already registered for Online Banking?

You can access Online Banking from our website **qudosbank.com.au** and log in using your existing Member number and Online Banking password.



The screenshot shows the Qudos Bank online banking login interface. At the top left is the Qudos Bank logo. The main heading reads "welcome to online banking". Below this is a login form with two input fields: "member number" (with a person icon) and "password" (with a key icon). A "LOG IN" button is positioned below the password field. To the right of the login form, a message box says "Hello Welcome to our new Online Banking". Below the login form, there is a link: "Forgotten your password? [Click here](#)". The footer contains a grid of links: "Our Products" (Home Loans, Personal Loans, Savings, Credit Cards), "Wealth Management" (Travel and Money, Insurance), "Security", "Privacy", "Legal Information", "Help", and "Disclaimer". Social media icons for Facebook, Twitter, YouTube, and LinkedIn are also present. At the very bottom, a small line of text provides the company name and various licenses.

Qudos Bank

welcome to
online banking

member number

password

LOG IN

Forgotten your password? [Click here](#)

Our Products
Home Loans >
Personal Loans >
Savings >
Credit Cards >

Wealth Management >
Travel and Money >
Insurance >

Security >
Privacy >
Legal Information >
Help >
Disclaimer >

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Forgotten your password?

Call us on **1300 747 747** and we can reset it for you. Once you receive a temporary password you'll need to change it within online banking. Please follow the steps below under 'want to change your password'.

Not registered for Online Banking?

Call us on 1300 747 747 and one of our service staff can help set-up your Online Banking details or ask us in branch.

Want to change your password?

If you know your current password, simply log into Online Banking and click 'settings' on the menu bar then 'change password'.

To proceed with changing your password you'll require a secure SMS code. This code is not your new password; this code is to authenticate you to proceed with this action.

Note: When changing your password, you will need to choose a combination of a minimum of 8 and maximum of 16 characters.

Using the menu

Click on each of the top level menu listing to reveal all the options underneath. Here we show the drop down menu under 'Accounts'

The screenshot shows the Qudos Bank website with the 'Accounts' menu open. The top navigation bar includes the Qudos Bank logo, a user profile icon with the text 'YOU LAST LOGGED IN 11/03/2016 08:56AM ACST', and a 'LOGOUT' button. The 'Accounts' menu is highlighted, showing options for 'Balances', 'History', and 'Interest Details'. Below the menu, there is a list of accounts: 'SAVINGS ACCOUNT ZERO' with a current balance of \$0.00, 'QANTAS POINTS SAVER' with a current balance of \$0.00, 'REWARD POINTS NUMBER', and 'MONTHLY TRANSACTION ALLOWANCE' with a current balance of \$25.00. A 'CREATE SUPER ACCOUNT' button is visible at the bottom. On the right side, there is a 'MAILBOX' section with 'NO UNREAD MESSAGES' and a 'VIEW MAIL' link.

'Accounts' Tab

The first menu item 'Accounts' provides you a dashboard with all your accounts at a glance. Click on each account to reveal transaction details.

The screenshot shows the Qudos Bank website with the 'Accounts' tab selected. The top navigation bar includes the Qudos Bank logo, a user profile icon with the text 'YOU LAST LOGGED IN 11/03/2016 08:56AM ACST', and a 'LOGOUT' button. The 'Accounts' menu is highlighted, showing options for 'Balances', 'History', and 'Interest Details'. Below the menu, there is a list of accounts: 'SAVINGS ACCOUNT ZERO' with a current balance of \$0.00, 'QANTAS POINTS SAVER' with a current balance of \$0.00, 'REWARD POINTS NUMBER', and 'MONTHLY TRANSACTION ALLOWANCE' with a current balance of \$25.00. A 'CREATE SUPER ACCOUNT' button is visible at the bottom. On the right side, there is a 'MAILBOX' section with 'NO UNREAD MESSAGES' and a 'VIEW MAIL' link.

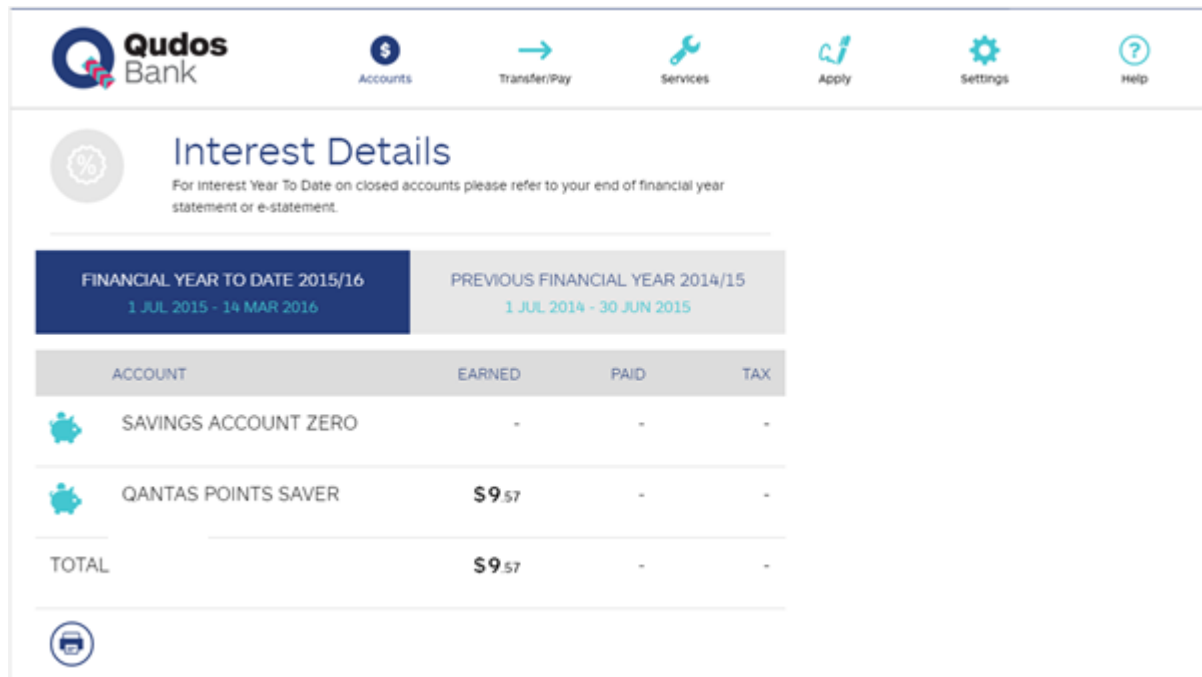
You can search your transactions. You can:

- Search by date range
- Debit, credits or all
- Dollar amounts

Interest details

- › Located under the 'Accounts' Tab

Details of interest earned on your accounts can be found here.



FINANCIAL YEAR TO DATE 2015/16 1 JUL 2015 - 14 MAR 2016		PREVIOUS FINANCIAL YEAR 2014/15 1 JUL 2014 - 30 JUN 2015	
ACCOUNT	EARNED	PAID	TAX
SAVINGS ACCOUNT ZERO	-	-	-
QANTAS POINTS SAVER	\$9.57	-	-
TOTAL	\$9.57	-	-

'Transfers/BPAY' Tab


Under the 'Transfer/Pay' Tab you'll see the following options:


Transfer: Transfer money between your Qudos Bank accounts


Pay Member: Pay another Member of Qudos Bank


Pay Anyone: Pay someone banking with another financial institution


BPAY: Perform a BPAY transaction using a biller code and customer reference number





Accounts


Transfer/Pay

Services

Apply

Settings


Help



Transfer

Transfer money between your own accounts.


FROM

QANTAS POINTS SAVER
ACCOUNT

\$0.00

CURRENT \$0.00

TO

SAVINGS ACCOUNT ZERO
ACCOUNT

\$0.00


CURRENT \$0.00

REFERENCE

Will appear on your statement

AMOUNT

\$

 SCHEDULE PAYMENT

PAY NOW

TIPS

- To save transfers as favourites, select the “ADD TO FAVORITES” check box.
- To schedule payments for another time select the “SCHEDULE PAYMENT” option and choose the payment date and frequency.
- To view all your scheduled payments select “SCHEDULED TRANSFERS”

Pay a Qudos Bank Member

› Located under the 'Transfer/Pay' Tab

Accounts

Transfer/Pay

Services

Apply

Settings

Help

Pay Member

Pay another member of Qudos Bank.

PAYEES

No saved payees found.

FROM

QANTAS POINTS SAVER

ACC.

\$0.77

CURRENT \$0.77

DESCRIPTION	Optional e.g. Rent or John Smith
ACCOUNT NO.	e.g. 12345678
PAY TO	First 3 characters of last name
REFERENCE	Will appear on payee's statement
EMAIL	Optional

ADD TO FAVOURITES ☒

AMOUNT

\$

SCHEDULE PAYMENT

PAY NOW

Pay anyone (external transfer)

› Located under the 'Transfer/Pay' Tab

Accounts

Transfer/Pay

Services

Apply

Settings

Help

Pay Anyone

Pay to a non Qudos Bank Account using BSB and Account Number

PAYEES

Bob Smith

BSB: ACC:

LAST: \$1,070.00 10 MAR 2016

FROM

QANTAS POINTS SAVER

ACC.

\$0.77

CURRENT \$0.77

DESCRIPTION	Optional e.g. Rent or John Smith
BSB	e.g. 123456
ACCOUNT NO.	Last 9 digits only
PAY TO	Payee Name
REFERENCE	Will appear on payee's statement
EMAIL	Optional

ADD TO FAVOURITES ☒

AMOUNT

\$

SCHEDULE PAYMENT


PAY NOW







TIPS


- To make a payment to an external financial institution select “PAY ANYONE”.
- To save the payee as a favourite, select the “ADD TO FAVORITES” check box.
- To schedule this payment for another time select the “SCHEDULE PAYMENT” option and choose the payment date and frequency.
- To view all your scheduled payments select “SCHEDULED TRANSFERS”

BPAY

- › Located under the ‘Transfer/Pay’ Tab




AccountsTransfer/PayServicesApplySettingsHelp





BPAY
Make a BPAY® biller payment using a Biller Code and Customer Reference Number.

FROM




QANTAS POINTS SAVER
ACC.

\$0.77 
CURRENT \$0.77

DESCRIPTION	e.g. Electricity Bill
BILLER CODE	
CUSTOMER REF NUMBER	

ADD TO BILLERS ☒

AMOUNT **\$**

 SCHEDULE PAYMENT

PAY NOW

PAYEES
No saved payees


TIPS


- To make a BPAY payment, select “BPAY”. To save the biller, select the “ADD TO BILLERS” checkbox.
- To schedule this payment for another time select the “SCHEDULE PAYMENT” option and choose the payment date and frequency.
- To view all your scheduled payments select “SCHEDULED TRANSFERS”


International transfers


- › Located under the ‘Transfer/Pay’ Tab


Transfer money overseas via a telegraphic transfer





Accounts


Transfer/Pay

Services

Apply


Settings

Help



International Transfer

Transfer money to an overseas account.

MORE INFORMATION

Note: Transfer from joint signatory accounts will not be processed

COUNTRY

Select country

▼

CURRENCY

Select currency

▼

Select the currency for the transfer

☒ AUD

☐ FOREIGN

AMOUNT

\$

GET QUOTE

You will need the following details at hand to be able to transfer money overseas:

- Recipient Account Name and Account Number
- Recipient Address
- Bank Name and Address
- IBAN and SWIFT Code of the bank

‘Services’ Tab

eStatements

› Located under the ‘Services’ Tab

Click “view” to download your statement as a PDF file.

Qudos Bank

Accounts Transfer/Pay Services Apply Settings Help

eStatements
View your eStatements here

Document History My Profile

Document History [Show help](#)

FILTER CRITERIA

Document Type Statement End Date From To [Clear](#) [Search](#)

<input type="checkbox"/>	STATEMENT END DATE	DOCUMENT TITLE	
<input type="checkbox"/>	12/31/2015	Quarterly Account	View
<input type="checkbox"/>	9/30/2015	Quarterly Account	View

0 Documents / 0 Pages / Est. Size 0.00 Bytes Results 1 to 2 of 2 [1](#) Results per page [View Selected](#)

BPAY View

› Located under the ‘Services’ Tab

Qudos Bank

Accounts Transfer/Pay Services Apply Settings Help

BPAYVIEW

help You must register to use BPAY View

Name:

Notification email:

Re-enter notification email:

Email addresses do not match.

Notify of BPAY View Biller Status changes via email: ☐

Please note:


- The Notification Email is required so that we can send you email alerts when new bills arrive.

[Register](#)


Secure mail


- › Located under the ‘Services’ Tab


Send and receive messages regarding your account here.


 YOU LAST LOGGED IN 14/03/2016 01:12PM ACST


LOGOUT





Accounts


Transfer/Pay

Services

Apply

Settings

Help



Compose New Message

* Please select a category below *

InboxSent ItemsSend Email

CATEGORY

Account Enquiries / Transfers

SUBJECT

ATTACHMENTS

Choose File

No file chosen

BODY

CANCEL

SEND

‘Apply’ Tab


Create a new account or apply for a product under the “apply” tab.


You can apply and maintain the following products here:


- Savings accounts
- Terms deposits
- Super accounts


You can also apply for:


- Home Loans
- Investment Loans
- Car Loans
- Personal Loans
- Overdrafts
- Credit Cards





Accounts


Transfer/Pay


Services


Apply

Settings

Help

Create Account

Apply For Loan

Create Superannuation Account

Congratulations! You have taken the first step to creating a new **savings or term deposit** account.

Important information about opening a new savings or term deposit account:

- Accounts created within this Online Banking session will be opened in the name of the Membership linked to this Online Banking log-in only.
- For assistance opening a joint account, Self Management Super Fund, business or child account please contact us on 1300 747 747.

Please press **Continue** to begin.

CONTINUE

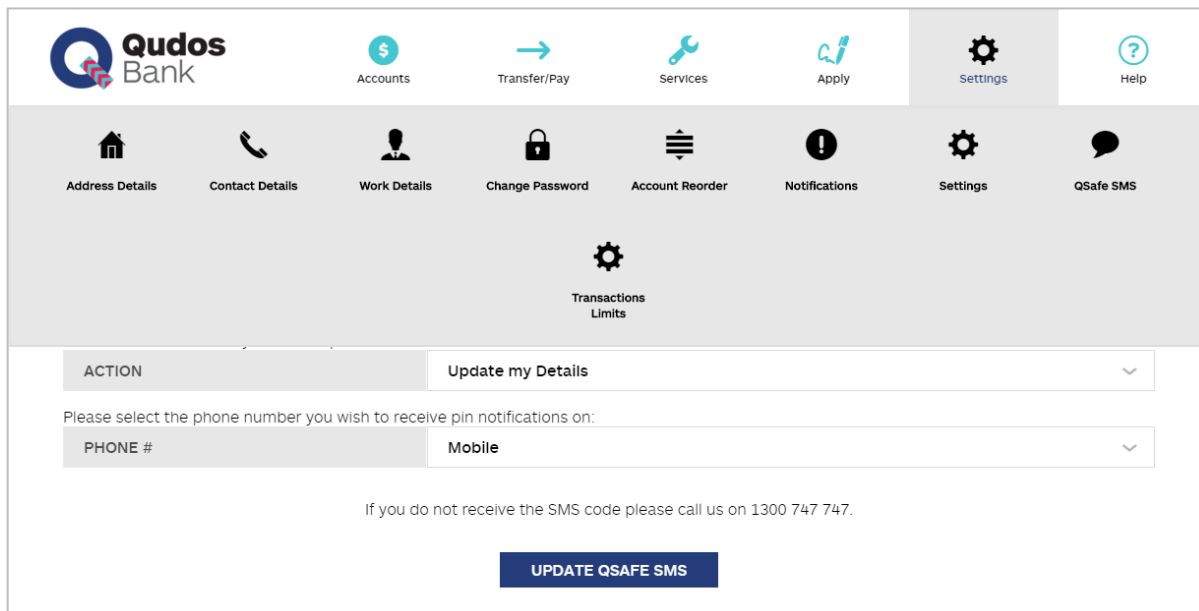
‘Settings’ Tab

QSafe SMS

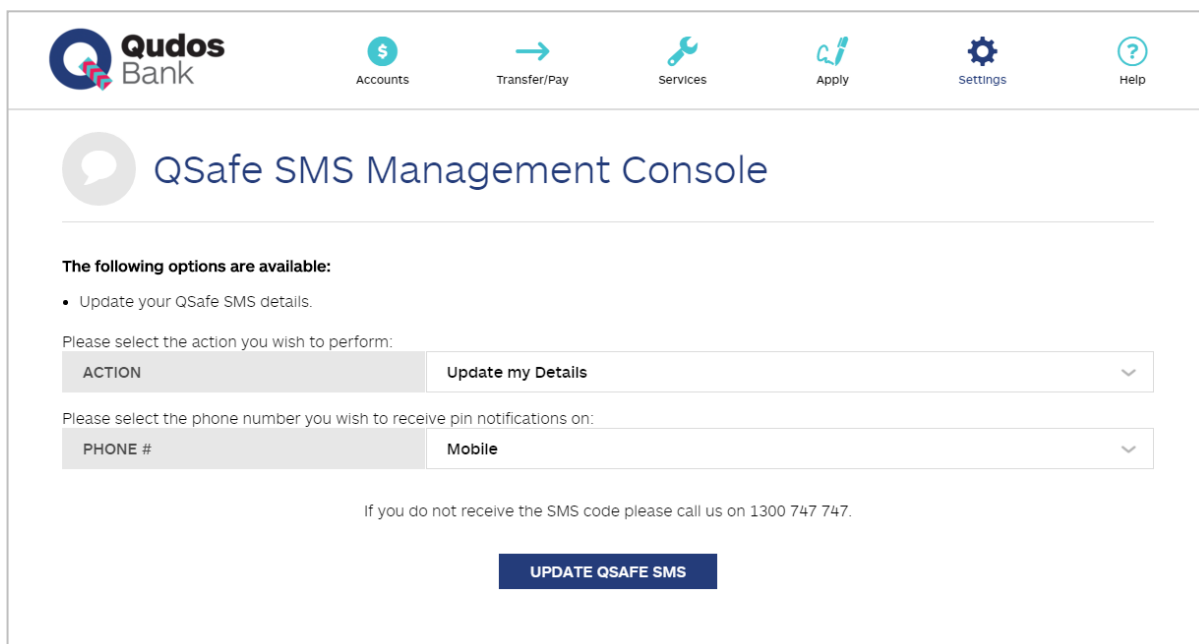
- › Located under the ‘Settings’ Tab

QSafe SMS is a free service providing extra security when you bank or shop online. QSafe SMS is simple to use and it's free! It works by sending a unique code by SMS to your Australian mobile phone when you request to make a new transfer, BPAY payment or update your personal details for example.

To register or update your details go to “QSafe SMS” under “Settings”



The screenshot shows the Qudos Bank mobile app interface. At the top is the Qudos Bank logo. Below it is a navigation bar with icons for Accounts, Transfer/Pay, Services, Apply, Settings (highlighted), and Help. Underneath is a grid of service icons: Address Details, Contact Details, Work Details, Change Password, Account Reorder, Notifications, Settings, and QSafe SMS. Below the grid is a 'Transactions Limits' icon. The main content area shows a form for 'Update my Details'. It has a dropdown menu for 'ACTION' with 'Update my Details' selected. Below this is a text prompt: 'Please select the phone number you wish to receive pin notifications on:'. There is a dropdown menu for 'PHONE #' with 'Mobile' selected. At the bottom, there is a text line: 'If you do not receive the SMS code please call us on 1300 747 747.' and a blue button labeled 'UPDATE QSAFE SMS'.










The screenshot shows the 'QSafe SMS Management Console' page. At the top is the Qudos Bank logo. Below it is a navigation bar with icons for Accounts, Transfer/Pay, Services, Apply, Settings (highlighted), and Help. The main content area has a header with a speech bubble icon and the text 'QSafe SMS Management Console'. Below this is a section titled 'The following options are available:' with a bullet point: 'Update your QSafe SMS details.' Below this is a text prompt: 'Please select the action you wish to perform:'. There is a dropdown menu for 'ACTION' with 'Update my Details' selected. Below this is a text prompt: 'Please select the phone number you wish to receive pin notifications on:'. There is a dropdown menu for 'PHONE #' with 'Mobile' selected. At the bottom, there is a text line: 'If you do not receive the SMS code please call us on 1300 747 747.' and a blue button labeled 'UPDATE QSAFE SMS'.


Changing your details

- › Located under the ‘Settings’ Tab

Here you can update your:

- Address details
- Contact details like phone and email address
- Work details





Update Contact Details

Please include area code, use numbers only.

Home

PHONE

Business

PHONE

Mobile

PHONE

Fax

FAX

Email Address

HOME

BUSINESS

SAVE DETAILS

Logging in with a new online banking password?

- › Located under the ‘Settings’ Tab

If you are logging in for the first time you may be asked to change your temporary password.

If you wish to change your existing password look under “Settings”

Accounts

Transfer/Pay

Services

Apply

Settings

Help

Address Details

Contact Details

Work Details

Change Password

Account Reorder

Notifications

Settings

QSafe SMS

Transactions Limits

Accounts

Transfer/Pay

Services

Apply

Settings

Help

Address Details

Contact Details

Work Details

Change Password

Account Reorder

Notifications

Settings

QSafe SMS

Transactions Limits

Accounts

Transfer/Pay

Services

Apply

Settings

Help

Change Password

To change your Online Banking password, please enter your current password, then enter your new password and confirm it. Click the Change Password button when you are done.

Please make sure you remember the new password you enter here. It is the key to your account information. Do not write it down or give it to any other person.

Please note: Your new password must be a minimum of 8 characters.

CURRENT PASSWORD

NEW PASSWORD

CONFIRM NEW PASSWORD

CHANGE PASSWORD

Remember your new password must be a minimum of 8 characters.

For more information

If you require more information on the location of our services please contact us on 1300 747 747 email us at enquires@qudosbank.com.au or drop into your nearest branch.