



January 2020

# Well flown home loan

Go further with our  
Qantas Points Home Loan

[qudosbank.com.au](http://qudosbank.com.au)

# Catch up with Michael Anastasi

Michael Anastasi

Acting CEO

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**On behalf of all of us at Qudos Bank, I would like to wish our customers a Happy New Year!**

While the new year is an obvious time to pivot to new beginnings, it's also an opportunity to reflect on the year that's passed. In this respect I wanted to let you know that in December we reached a settlement in our legal dispute with Infosys, originating from our digital transformation project. While the details of the settlement are subject to confidentiality, I can tell you that both the Board and Management are pleased, and thrilled that we can now put this behind us.

2019 was a milestone year for several reasons. We celebrated our 60th birthday and introduced multiple banking services including mobile payments, real-time payments and exciting new features to our mobile banking app. As you may be aware, as a result of inconsistent adoption of real-time payments by other financial institutions, in December we made a decision to limit outbound real-time payments to PayID.

It was not an easy decision and was necessary to improve the experience for customers whose real-time payments using BSB/Account number were being rejected by the receiving institution. This is a temporary measure until take up improves or we can make other arrangements. Of course, in the meantime, inbound real-time payments via both PayID or BSB/Account number will continue to be supported.

This change to limit outbound real-time payments only to when using a PayID is a temporary measure, until such time that either a greater number of institutions adopt the New Payments Platform, or we make other arrangements with our suppliers to better direct payments to one payment mechanism or another depending on the banking details of the payee. Of course, in the meantime, inbound payments via both PayID or BSB/Account number will continue to be supported.

In addition to this change, a new update to our Mobile App was released in December last year, featuring enhanced technology that takes the guess work out of identifying your transactions, so you know exactly where you are spending your money. You can read more information about this feature in [‘Tech Talk with Dave’](#).



## Thank you to all our customers for your ongoing support

There's a lot to look forward to in 2020, as we continue to evolve and introduce new banking solutions to meet our customers needs. **Stay tuned for more information.**

### Our Journey

The Qudos Bank journey dates back to 1959, when we were established by a group of Qantas Employees looking for a better deal for their community. With a unique heritage in travel and aviation through our Qantas origins, what better way to share our journey than to hear the unique stories of our Qudos Bank customers. In November we invited some of our customers to submit their stories and we look forward to sharing them with all of you over the year ahead.

Thank you to all customers for your ongoing support, we look forward to continuing to provide high quality banking and outstanding service to you in the year ahead.



# Tech talk with Dave



David Bridges  
Chief Information Officer

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**2019 was a milestone year with the launch of mobile payments, real-time payments and multiple new mobile app improvements.**

In 2020 we will continue to see exciting new enhancements and updates to the mobile banking app as we remain committed to making banking easier.

Our most recent update of the mobile banking app delivered in December last year featured the first phase of Look Who's Charging, giving you more detailed information on your card and BPAY transactions so you know exactly where your money was spent. You will no longer find yourself questioning a transaction, with Look Who's Charging, you will now be able to view the merchants trading name, category, google map location, contact details and more.

To view merchant details in both the Mobile Banking App and Online Banking, simply select any card or BPAY transaction.



Your feedback is important to us and will help shape future updates

The second phase of Look Who's Charging will include even more clarity to your transactions by introducing business logos in your transaction's history page, so you can easily identify the brands you enjoy most. Another exciting feature includes categorised spend tracking, giving you the ability to see where you are spending your money most. Whether it be on transport, take-away or entertainment, you will be able to see the impact your everyday spending decisions have on your finances, making it easier to budget. Keep an eye on our website for more information on when this feature will be available.

## Feedback

Your feedback is important to us and will help shape future updates. If you have any feedback or suggestions please feel free to send us a message about your app experience via the app feedback option, located under the contact us section of the menu. For more information visit the mobile banking app page.

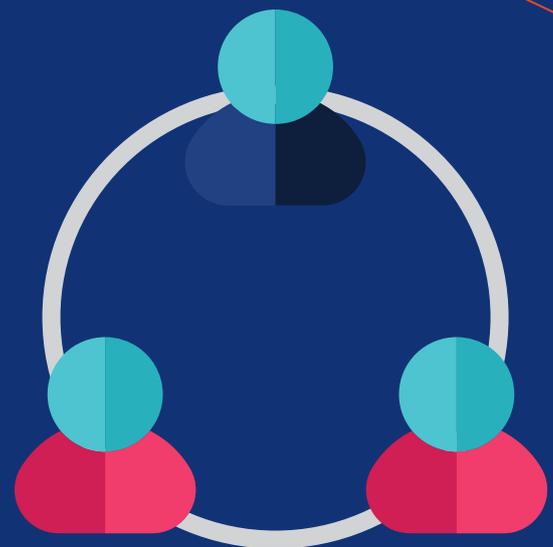
# Qudos Bank 2019 AGM results

Mark Boesen  
Chair

**The 60th Annual General Meeting of Members of Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 was held on Wednesday 27 November 2019.**

We would like to thank everyone that attended in person and via our Live Stream broadcast, which was watched by 194 Members from around Australia and overseas.

The results of the resolutions at the AGM are as follows:



#### Item 4: Election of Directors

- > We would like to congratulate Directors Colin Adams and Jennifer Dalitz who were both re-elected at the AGM.
- > The ordinary resolution to elect Colin Adams as a Director was carried.

	% of Valid Votes
Votes cast 'FOR' the motion	83.18%
Votes cast 'AGAINST' the motion	16.82%
Total votes cast	100.00%

- > The ordinary resolution to elect Jennifer Dalitz as a Director was carried.

	% of Valid Votes
Votes cast 'FOR' the motion	85.19%
Votes cast 'AGAINST' the motion	14.81%
Total votes cast	100.00%

#### Item 5: Special Business: Director Remuneration

- > The ordinary resolution regarding Director remuneration was not carried.

	% of Valid Votes
Votes cast 'FOR' the motion	40.50%
Votes cast 'AGAINST' the motion	59.50%
Total votes cast	100.00%

# Essential new year financial health check

## 1. Check your credit report

Your credit score, or credit rating, is often used by lenders to determine how financially reliable you are.

Checking your current credit rating can be a good way to get an independent assessment of the shape you're in financially and highlight your habits when it comes to paying back debts in full or on time.

Knowing your credit score will also be useful if you decide to consolidate debts or take out new credit cards. Your credit report provides information about your credit history, including credit defaults, credit applications and debt agreements (such as bankruptcy). Australians are entitled to a free credit check once every 12 months - you can find out how to claim yours on the [ASIC Moneysmart website](#).

## 2. Consider reviewing your super

It's estimated that there is around \$16bn of 'unclaimed super' in Australia. While this used to sit with super providers, with fees often eating into the balance, in July 2019 new legislation came into force requiring super providers to transfer certain inactive low-balance accounts to the ATO.

If you think you may have some super waiting to be claimed, you can search for it through your MyGov portal or on the ATO website.

### 3. Consider reviewing and reducing your debts

If you have high levels of debt from credit cards or personal loans, it can be a good idea to consolidate your debts into one loan. A single payment can make it easier to manage and can reduce the amount you are paying if you can find a loan with a lower interest rate than your current debts.

Qudos Bank has a great range of personal loans with competitive interest rates, which you can check out [here](#).

### 4. Check your current spending level

It might not seem like you're spending a lot of money on your daily flat white, or a quick drink after work, but these costs can add up over the course of a year without you noticing.

Get a handle on your spending habits by conducting a review of the last three months of your bank statements and grouping the expenses into themes. For instance, for 'entertainment', you would list any



It might not seem like you're spending a lot of money on your daily flat white...



subscriptions (Netflix, Spotify), trips to the cinema, concerts, Friday night drinks and anything else you do for fun. You can then itemise each expense, down to the last dollar and cent, to build up a true picture of the situation. You can then do the same with all of your other expenses - other categories you could use include utilities, transport, food, housing, health, debt repayments and of course saving.

Once you have your total for each category, it can be useful to see what percentage each category makes up of your total spend.

### 5. Create a budget you can stick to

Once you've reviewed your current situation, the next step of your health check might be to budget for the forthcoming year.

The key here is putting a framework in place that you will actually follow - if it's too restrictive or difficult to manage, it's unlikely that you will stick to it. As the saying goes 'imperfect actions are better than perfect plans', so set yourself realistic targets and then keep checking in on them throughout the year to make sure you are on track. Good luck!

# From Bondi to Alice Springs

Access banking services wherever you post

**Whether you live in Alexandria in New South Wales or Mount Isa in Queensland, you are sure to find a local Australia Post office close by.**

With advancements in technology supporting online and mobile banking capabilities, the amount of ATM's and bank branches across the nation are slowly declining.

While our branch network might be small, you're able to access cash withdrawals and deposit services at participating Post Offices through our partnership with Australia Post.

It's important to us to ensure that all of our customers no matter where you live are able to access banking services the way you want, when you want.

So, even if you're not located near one of our Qudos Bank branches, you're still able to withdraw and deposit cash when you need in a convenient and flexible way. Visit one of over 3,500 participating Post Offices across Australia to bank through Bank@Post.

Bank@Post is an agency service provided by Australia Post on behalf of over 70 financial institutions. It's available at participating Post Offices and provides a range of services including cash withdrawal and deposits, depositing cheques and paying your credit card bill. There's no extra fees, so you can deposit funds and cheques with ease.

On the road or currently travelling? No matter where you are in Australia, access your Qudos Bank account at a participating Post office near you.

## Where is my nearest Australia Post Office?

To locate your nearest Bank@Post office and trading hours visit [auspost.com.au](http://auspost.com.au)

At Qudos Bank we offer you the convenience of being able to access banking services the way that suits you and your lifestyle.

If you'd like to know more about the ways we can help you bank, visit our website or call us on 1300 747 747. We're here to help.

[Watch the Australia Post video here.](#)

Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. The information in this article is of a general nature and has been prepared without considering your objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances.



## drop it low

Unlock our secured car loan rate<sup>^</sup>

**6.54** %<sup>^</sup>  
p.a.  
interest rate

**6.75** %<sup>#</sup>  
p.a.  
comparison rate



1300 747 747 [qudosbank.com.au](http://qudosbank.com.au)

\*Important Information\* <sup>^</sup>Only available for cars less than 5 years old. Loans are subject to approval. Terms and conditions, normal lending criteria and fees and charges apply and are available upon request. 1. A maximum amount of \$150,000 applies for vehicles up to 3 years old and \$75,000 for vehicles between 3 and 5 years old. #WARNING: Comparison rates apply to the example or the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a monthly repayment frequency and a secured loan of \$30,000 with a term of 5 years. Before opening this personal loan with us, you should read our Financial Services Guide and to see our terms and conditions, call us on 1300 747 747. Rates as at 15 October 2019.

# Meet Sylvania

Sylvia Edgar

First Member to join Qudos Bank



## 60 years on and still No.1

Sylvia Edgar was the first Member to join Qudos Bank when it opened in 1959 as Qantas Staff Co-operative Credit Union. 60 years on, and she's proud to say she's still a Member.

Working as a secretary to the Financial Planning Director at Qantas, Sylvia was one of the first to learn about the Credit Union and the great interest rates it was going to offer. She was so excited to become a Member, she withdrew all her funds from her existing bank and deposited her 300 pounds into a Qantas Staff Credit Union account before it had even officially opened.

Plenty has changed over the last 60 years, yet Sylvia knows our values and customer service remain the primary focus and that is one of the reasons she has stayed with Qudos Bank. "The service is still the same, it feels very much like home... not like the other big banks. I'm very happy using Qudos, feels more personalised." - Sylvia.



The service is still the same, it feels very much like home

For many customers including Sylvia, face to face banking is still a preferred way to bank and our friendly branch staff are more than happy to help. "I visit the branch on my way to work at the Opera House. The staff at Qudos bank make it a wonderful place to bank, they make you feel welcome and they help me pay my bills" - Sylvia.

And after 60 years, Sylvia is happy to continue being a member at Qudos Bank "I've been with Qudos bank my whole life and I will be with them for the rest of it" - Sylvia.

# Thanks to you

We're now offering multiple offset accounts

As a result of customer feedback we're pleased to announce that effective January 2020 we'll be offering multiple offset accounts on a range of our home loan products.

The change applies to all existing and new home loans with offset inclusions\* and comes complimentary, with no additional fees and or charges.

Saving for a holiday and new car and want to separate your money to work the way you want? You can now make the most of additional offset accounts to help manage your money while still reducing the balance owing on your home loan and the interest repayments payable.



We want to help you save money over the life of your loan

If you'd like to learn more or want to make changes to your home loan please contact us via secure email or by calling us on 1300 747 747.

\*Offset accounts are not available with No Frills and Fixed Rate home loans. The information in this article is of a general nature and has been prepared without considering your objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances. Loans are subject to approval. Terms and conditions, normal lending criteria and fees and charges apply. Terms and conditions are available on request.



# Have the home & the holiday

Earn Qantas Points year after year, with your home loan

**3.39%**<sup>#</sup>  
p.a.  
comparison rate

#T&Cs apply. Applications from 16/12/2019 for established owner-occupied homes over \$150,000. P&I repayments, deposit of 20% or more.

Loans are subject to approval. Normal lending criteria, terms and conditions and fees and charges apply. Mortgage insurance is required for loans over \$150,000 and is subject to approval. Excludes existing loans, switching and variations. This offer can be withdrawn by Qudos Bank at any time. For more information and interest rates, please call 1300 747 747 or see our interest rates brochure online. #WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a loan for an owner-occupied established home of \$150,000, with monthly repayments, a loan term of 25 years, a 20% or more deposit with principal and interest repayments. You must be a Qantas Frequent Flyer member to earn points. A joining fee may apply. Membership and points are subject to the Qantas Frequent Flyer program. Earn 150 Qantas Points per annum for every \$1000 of your loan balance, credited monthly. You should read and consider the relevant Terms and Conditions and our Financial Services Guide available on our website qudosbank.com.au, before deciding whether to obtain any of our financial products or services. Rates current as at 15 October 2019. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305. | BSB 704 865. Qudos Bank is the issuer, offeror and administrator of the Qudos Bank Qantas Points Banking products and is a credit provider and credit licensee under National Consumer Credit laws. Qantas Points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions available on our website qudosbank.com.au.





# Around the traps

Antar Chahine  
Chief Risk Officer

## **Don't let scammers break your heart or your wallet.**

In 2019 there were 3,300 reports of dating and romance scams that totalled up to a loss of \$26,761,176 across Australia.

Victims are often targeted through dating websites, apps or through social media. Whilst many other scams can happen quickly, romance scammers often take their time to build an emotional connection over a number of conversations with the full intention of taking advantage of their victims. They will go to great lengths to gain a victim's trust including sharing their supposed 'personal information', using love language and by sending gifts.

Once the scammers have gained the victim's trust, they will pretend to need money for a personal emergency such as an ill family member or financial hardship. Victims can lose everything from their superannuation and life savings to someone they were led to believe was the love of their life.

Generally, when friends and family become aware of the scam and discuss the issue, victims will be in denial and will continue to communicate with the scammers. If you are assisting the victim, you should ensure that all contact with the scammer stops.

How can you spot a dating and romance scammer? Usually, these scammers don't keep their promises and always have excuses why they cannot meet in person, they also become desperate or persistent if you don't send them money straight away.

After just a few online conversations, they can profess strong feelings for you and ask to chat away from the dating site or app you are using, making it harder for them to be reported.

Would you give a substantial amount of money or perform regular transfers to a stranger you see in the street? This principle should also be applied for any online and social relationship.

## How can you stop this happening to you, a family member or friend?

- › Avoid giving out your personal details to someone you don't know.
- › Be wary of money requests. Never send money to someone you've never met in person. Often these scams are linked to organised crime syndicates in the business of money laundering.
- › Try to remove the emotion from your decision making no matter how caring or persistent the 'prospective partner' is.
- › Be very careful about how much personal information you share on social network sites. Scammers can use your information and pictures to connect with victims and create a fake identity.
- › Be cautious of inconsistencies in stories.
- › If the person doesn't want to meet, or can't meet, ask them for a skype date or video call. If they are who they say they are, they shouldn't mind confirming that and getting to know the real you too.
- › For any first meetings in person, always meet in a public place and tell a friend where you're going. Don't give them your address.
- › Qudos Bank encourages all members to regularly keep up to date with latest trends and case studies, including Romance Scams by visiting [Scam Watch](#) and sharing this information with family and friends.
- › Consider changing email addresses or phone numbers if you believe that the scammer may attempt to contact you again.
- › If you are a victim, family member or friend, block the scammer email address or 'unfriend' them from any social media sites or applications and report them accordingly.
- › If you are genuinely concerned for the member's well-being, you may [report the scam](#) to the ACCC on someone else's behalf.



Fraud and scams come in many different forms and in order to protect yourself, it is important to understand this. To find out more on the most common types of security risks and how to protect yourself against these, visit [qudosbank.com.au/Security](https://qudosbank.com.au/Security).

**If you are concerned about the security of your accounts and information, please contact us during business hours on 1300 747 747 or send us a secure email via Online Banking.**

# Congratulations to our winner

of the Denver Nuggets competition

Kelli T

Denver Nuggets competition

**Kelli T. (VIC) will be enjoying a trip to Denver Colorado, USA to see the Denver Nuggets Basketball team play live.**

“Wow, what can I say, to receive a phone call that I had won a trip to Denver, with all of the exciting inclusions was the most exciting news I have been given for a very long time. I am so excited and can’t thank Qudos Bank enough for the wonderful opportunity. Woohoo!!! I am going to the USA!” - Kelli T.

Kelli will be enjoying this incredible prize for 2 because she sent funds overseas using Western Union during the competition period and was lucky enough to be the randomly selected winner.

- > Return economy class flights to Denver Colorado from her nearest capital city
- > 3-nights twin share in Denver Colorado and 3-nights accommodation in Aspen
- > 2 tickets to see the Denver Nuggets live
- > 2-day ski package in Aspen
- > Tour of Denver city and activities in Aspen
- > \$1000 USD spending money



*moving money for better*

For more information about upcoming competitions keep watching our Facebook Page [Facebook.com.au/qudosbank](https://www.facebook.com.au/qudosbank)

Qudos Bank has entered into contractual arrangements with Western Union Business Solutions (Australia) Pty Limited (ACN 150 129 749; AFSL 404092) (“WUBS”) whereby WUBS assists in fulfilling certain foreign exchange and payment services offered by Qudos Bank to its customers (including telegraphic transfers). WUBS is part of an operating division of the Western Union Company. Qudos Bank has a revenue share arrangement with WUBS. See our Financial Services Guide for more details. 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 our international payment products are right for you.

# In the community

## Crew Revue

Qantas Pathfinders, a not for profit organisation created by Qantas Crew, had their 59th annual Crew Revue this year. Qudos Bank were proud sponsors of this hilarious musical comedy which not only puts a smile on the faces of Qantas Staff, friends and families but also raises funds for the Royal Institute of Deaf and Blind Children.

This year was a huge success raising over \$135,000 towards the charity. Thank you again for everyone involved in putting this amazing show together.

## AIPA

Australian & International Pilots Association (AIPA) is a professional association that represents Qantas Pilots. AIPA assists staff with challenges arising during their employment, such as wellbeing, AIPA women and Industrial & Legal Advice.

In November AIPA celebrated the 2019 retiring pilots and the years of service they have given the airline. Qudos supported this event commemorating the countless hours pilots spend away for their families bringing other families home and to their destinations.



This year was a huge success raising over \$135,000 towards the charity

## Qantas Ground Services 10 Year Anniversary

Qantas Ground Services (QGS) recently celebrated their 10 Year Anniversary with the Qantas Group holding BBQs across Sydney, Perth, Melbourne and Brisbane. These events took the opportunity to celebrate this milestone and recognise contributions individuals have achieved across the group since the company started. We were honoured to be involved in these milestone events and meet with the men and women that are part of keeping Qantas in the air.

# Qantas Founders Museum



**We are proud to announce that Qudos Bank will be a major sponsor for the Qantas Founders Museum's Celebration of the Qantas Centenary Program of Events in 2020.**

The Qantas Founders Museum's Celebration of the Qantas Centenary includes a program of events and activities in 2020 to celebrate the incredible milestone of Australia's National airline, Qantas, which was established on 16 November 1920.

Qantas Founders Museum CEO, Tony Martin, said the Museum was thrilled to be partnering with Qudos Bank in 2020. "Qudos Bank has been a supporter of Qantas Founders Museum for several years and we are thrilled that they are a major sponsor of our exciting Qantas Centenary events program in 2020," Mr Martin said.

"Qudos Bank has been a part of the history of Qantas for the past 60 years and it is our honour to be partnering with them in 2020, an important year for our Museum and in the heritage of Qantas.



Qudos Bank are honoured to be a part of Qantas Founders Museum Centenary Events

"As a not for profit organisation, our Museum is thankful and appreciative of the support of organisations such as Qudos Bank, that assist our Museum to tell the incredible stories of Qantas."

Qudos Bank Acting CEO Michael Anastasi said it was important to Qudos Bank to continue to honour the history of Qantas.

"Qudos Bank is honoured to be a part of Qantas Founders Museum Centenary Events. The bank was established by a group of dedicated Qantas employees who had a vision of creating a Credit Union that would benefit their friends and family and the Qantas community. Since then we've grown to become one of Australia's best small banks. While we might go by a different name our dedication to serving our members and honouring our heritage remains the same." Michael Anastasi said.

# Understanding aged care



## Getting older is a fact of life and many of us will require some assistance care at some stage

Choosing an aged care service can be overwhelming. Whether it's for yourself or a loved one, an adviser can help to guide you through. It's never too early or late to have this important conversation to start understanding Aged Care services.



## Navigating aged care services involves

- › Understanding the level of care needed
- › Learning about the types of care available
- › Discovering how much it will cost



## Understanding the level of care

A good first step in deciding which option of care may be best suited to your needs is to contact the Aged Care Assessment Team (ACAT, or ACAS in Victoria). This is a free national service that will assess the level of care needed and help organise access to appropriate support. You need to register for this service first by phoning My Aged Care on 1800 200 422.

You then need to make a decision about which service or provider may be best for you. Along with the ACAT, another good place to start is by going to [www.myagedcare.gov.au](http://www.myagedcare.gov.au) – it's a one stop shop for information.



## Types of care

There are many different services that may allow you to stay in your own home longer, including Home and Community Care (HACC) providing services such as nurse visits, or Home Care Packages where providers organise a range of services for you. Access to home care packages must be approved by ACAT.



## Costs of Residential Aged Care Facilities

Your Residential Aged Care provider may ask you to pay:

- › A basic daily fee which covers day-to-day living costs such as meals, power and laundry. Everyone moving into an aged care home can be asked to pay this fee.
- › A means-tested care fee that contributes towards the cost of your care. The Department of Human Services will advise if you need to pay this fee based on an assessment of your income and assets.
- › Accommodation costs - some people will have their accommodation costs paid in full or in part by the Australian Government, while others will need to pay the accommodation price agreed with the aged care home. The Department of Human Services will tell you which applies to you based on an assessment of your income and assets.
- › Fees for extra and additional services - For example, some aged care facilities can offer you a wider selection of meals, entertainment options (such as internet or pay TV).



**A financial adviser can help you plan your aged care needs and the process for getting you or your loved ones into the right care. To learn more about how we can help you plan for this transition call us on 1300 787 787 to book an appointment with one of our financial planners.**

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# We're committing \$150k to bushfire relief

**Qudos Bank is pleased to share that we has pledged \$150,000 to assist in the ongoing relief and recovery efforts supporting communities impacted by the devastating bushfires around Australia.**

We'd like to say thank you to the brave fire fighters and volunteers across the country giving tirelessly to our communities and supporting one another in such tragic conditions.

Qudos Bank has donated \$50,000 to three organisations in an approach that we believe will help our communities now, tomorrow and in the future.

## **Now**

We've donated \$50,000 towards the [South Australian Bushfire Appeal](#) to help those directly affected by the bushfires in Cuddle Creek and on Kangaroo Island.

## **Tomorrow**

Another \$50,000 has been donated to the [Foundation for Rural and Regional Renewal \(FRRR\)](#) supporting not-for-profit groups for community-led projects.

## **Future**

A further \$50,000 was donated to [Reforest Now](#) an organisation combating climate change through reforestation.



We'd like to say thank you to the brave fire fighters and volunteers across the country

## **In announcing the donations, our Acting CEO Michael Anastasi said -**

*"Customer-owned banks like Qudos Bank have a longstanding tradition of looking after customers and communities in difficult times. What we are seeing this summer is tragic, and with so many bushfires still burning, we are collectively humbled by those that are putting themselves on the front line to protect their fellow Australians. I am thrilled to see so many in the mutual banking sector supporting the fight and am pleased that our Board and Management wholeheartedly support this donation. Our support does not end there. Qudos Bank will be offering additional paid community service leave to those employees who choose to volunteer their time to assist those in need through this crisis."*

## Support for customers impacted by bushfires

Qudos Bank is offering assistance to any customers who have been impacted by bushfires this summer.

We will work closely with impacted customers to provide support, including:

- > An opportunity to suspend home and personal loan repayments for a mutually agreed period;
- > The ability to modify loan conditions such as interest type;
- > A waiver of the personal loan establishment fee\*;
- > A waiver of term deposit break costs;
- > Repayment relief for credit cards on a case-by-case basis and no fees for replacement cards;

To learn more about how we can help, please call us on 1300 747 747 or speak with a personal banker at your local branch.



Qudos Bank is offering assistance to any customers who have been impacted this summer



## Allianz insurance customers

If you have been affected by bushfires and need to lodge a claim, the Allianz claims team is ready to help. If you have experienced damage it is a good idea to lodge a claim as soon as possible.

Allianz claims - Lodge your claim online or by calling 1300 747 747.

\*Loans are subject to approval. Terms and Conditions, normal lending criteria and charges apply and are available upon request. Personal loans are issued by Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/ACL 238305 to approved applicants only.



## More About the charities

### South Australia Bushfire Appeal

The South Australia Bushfire Appeal was launched by the South Australian government to raise funds for people who have been directly affected by the bushfires in Cuddle Cree and on Kangaroo Island.

Every dollar donated, no matter how big or small, goes directly to those impacted by the fires, with the SA Government to absorb all administration costs. [You can follow their activities here.](#)

### Foundation for Rural and Regional Renewal

The Foundation for Rural and Regional Renewal is a not-for-profit organisation supporting not-for-profit groups for community-led projects that address the most pressing needs that emerge 12-18 months after a disaster event.

The FRRR work with local people in each community focusing on addressing local opportunities and challenges to maintain and build community solidity and strength.

Since being established in 2000, FRRR has distributed nearly \$100 million to more than 10,000 projects across rural, regional and remote Australian communities. Those funds have contributed to each community by:

- > Developing healthy, connected, skilled communities and individuals;
- > Building vibrant cultures, healthy environments, sustainable social and physical infrastructure; and
- > Supporting sustainable, viable and adaptive local economies that provide opportunities for economic input and financial well-being.

[Learn more about the FRRR programs here.](#)



Every dollar donated, no matter how big or small, goes directly to those impacted by the fires

### Reforest Now

Reforest now is a non-for-profit environmental organisation combating climate change through reforestation. Based in Byron Bay Australia, Reforest Now grow and plant trees in the subtropical and tropical areas of NSW and QLD of Australia to protect and support rainforests and subtropical forests ecosystems.

Working primarily in the Byron Shire of NSW and in the Daintree Rainforest of far north Queensland striving to protect endangered species along the way by growing threatened tree species and including vines and trees that are key habitat and food for endangered animals and insects.

Reforest Now plant on cleared land, along the fringe of rainforest and subtropical rainforest and on private and public land.

[Find out more about how reforest now are combatting climate change here.](#)

# Support bushfire recovery, differently

Nominate where to donate \$10,000



We'd like to hear from you about a charity you think deserves help

**Recently we announced a donation of \$150,000 to three charities to support relief and recovery efforts, now, tomorrow and in the future.**

But we think we can do more... and we'd like your help. We'd like to hear from you about a charity you think deserves help too.

We'd like to donate \$10,000 to a smaller charity that may not have received much media attention.

Tell us in fifty words or less about a charity you would like to support and why you believe they would benefit?

**Submit your response at [qudosbank.com.au/relief](https://qudosbank.com.au/relief) by Friday 14th February.**

We will then select a nominated charity to receive the donation. Please note that we can only donate to a registered charity. We look forward to hearing about the causes important to you.

Thank you for your support.