

Qantas Points banking



Rates current as at 20 November 2018

Introducing the Qantas Points Banking range.

Earn Qantas Points¹ for day-to-day purchases, and redeem for hotels, wine, gift vouchers in the Qantas Store, as well as flights.

Qantas Points Home Loan.

Not only do you receive a great home loan full of features and benefits, it's also a fast way to earn Qantas Points¹.

It's the home loan that keeps on giving!

Now's a great time to apply:

- > \$0 annual fee for established homes (construction loans available)⁺⁺
- > Earn 150 Qantas Points¹ per annum for every \$1000 of your loan balance, credited monthly (use our calculator at qudosbank.com.au/rewards to find out more)
- > Free 100% offset account available
- > Complimentary Qantas Frequent Flyer membership¹
- > Complimentary 15% discount on Allianz Home and Contents Insurance for the first year's premium²
- > Bonus interest 0.10%p.a. on selected term deposit accounts³

Owner Occupied
Interest rate:⁺
From **3.94** %
p.a.

Comparison rate:^{#A}
From **3.94** %
p.a.

Qantas Points Car Loan.

With a Qantas Points Car Loan you'll be earning Qantas Points¹, making your next big trip a reality sooner than you think.

The car loan that takes you further.

- > Earn 1,000 Qantas Points¹ per annum for every \$1000 of your loan balance, credited monthly (use our calculator at qudosbank.com.au/rewards to find out more)
- > Loan amount from \$15,000
- > \$150 establishment fee, \$0 account keeping fee (see fees and charges brochure as early repayment and dishonour fees may apply)
- > Available on cars, caravans, boats & motorcycles up to 5 years old
- > Complimentary Qantas Frequent Flyer membership¹

Our rate:
8.59 %
p.a.

Comparison rate:^{#B}
8.80 %
p.a.

Qantas Points Saver.

Not only will you receive a competitive interest rate on your savings, but you'll also earn Qantas Points.¹

Our Terms and Conditions for Savings Account and Payment services applies to the product and is available on our website.

Our Qantas Points Saver is a real win-win.

- > Earn 400 Qantas Points¹ per annum for every \$1000 of your balance, credited monthly (use our calculator at qudosbank.com.au/rewards to find out more) up to balances of \$1,000,000.
- > \$0 application fee
- > \$0 account keeping fee

Our rate:

1.50 %
p.a.

Visa Platinum Credit Card.

A host of exceptional features and entertainment offers plus those all-important Qantas Points¹.

Our Visa Platinum Credit Card Terms and Conditions apply to this product and are available on our website.

Earn Qantas Points on your everyday purchases.

- > Earn 1 Qantas Point for every \$1 spent on eligible purchases⁴ (\$1 - \$2,500) per calendar month
- > Earn 0.5 Qantas Point for every \$1 spent on eligible purchases⁴ (\$2,501 & above) per calendar month
- > Complimentary overseas travel insurance⁵
- > Complimentary Qantas Frequent Flyer membership¹
- > Annual fee of \$249⁶
- > Up to 55 interest free days on purchases⁷

Intro rate⁹:

4.99 %
p.a.

Purchase rate:

18.99 %
p.a.

...So where would you like to go?

By switching to our Qantas Points Banking range you could earn Qantas Points and redeem them for Classic Flight Rewards with Qantas and over 35 partner airlines and their affiliates.

Take a look at the table below and see where your Qantas Points could take you⁸

Class	To	Qantas Points*	TFCCs (\$) ⁸
Economy	Hong Kong	28,000	\$165.84
Economy	New York	60,000	\$315.74
Economy	Dubai	45,000	\$212.64
Economy	London	60,000	\$270.84
Economy	Los Angeles	45,000	\$255.74
Business	Dubai	96,000	\$407.31
Business	London	128,000	\$630.84
Business	Los Angeles	96,000	\$470.74
First	London	192,000	\$630.84

*Qantas Points quoted are for a direct Qantas one-way Classic Flight Rewards from Sydney.

Taxes, fees and carrier charges quoted are accurate as of 15 February 2018, but may vary at the time of booking.

Calculate your Qantas Points potential.

If you're curious to see what your Qantas Points earning potential is for your loans and deposits, try out our easy calculator at qudosbank.com.au/rewards

Apply now!

Choose your preferred method to apply for a Qantas Points Home Loan rate, Car Loan, Saver, Visa Platinum Credit Card and start earning rewards today!

Online

Simply visit qudosbank.com.au/rewards and complete our online application form.

Download a form

Once you have downloaded and completed your form/s you can either mail your application to us or bring the form/s into one of our branches. The forms can be found on our website qudosbank.com.au/rewards

Call us

Call us on **1300 747 747** and one of our Personal Bankers will guide you through the process.

Important Information:

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

+Rate based on applications for new owner occupied home loans for established homes over \$150,000 with a deposit of 20% or more with principal and interest repayments received from 20 November 2018. 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 on our website.

++A \$600 establishment fee applies to construction loans. For more information and rates, please call 1300 747 747.

#WARNING: This comparison rate applies 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.

^A Our comparison rate assumes a loan for an owner-occupied established home of \$150,000, monthly repayment frequency, a term of 25 years, a 20% or more deposit with principal and interest repayments. For more information and interest rates, please call 1300 747 747.

^B Our comparison rate assumes a monthly repayment frequency and an unsecured loan of \$10,000 with a term of 3 years, or a secured loan of \$30,000 with a term of 5 years (as applicable).

1. Qantas Points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions (available on our website). You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply, however, Qudos Bank has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qudos Bank members who are not already a Qantas Frequent Flyer member and who apply at qantas.com/joinffqudos. Membership and the earning and redemption of Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program available online at qantas.com/terms. This offer is non transferable and not available in conjunction with any other offer. Qantas Frequent Flyer membership and each application is subject to approval by Qantas. Qudos Bank recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities. Qudos Bank is the issuer, offer or administrator of the Qantas Points Banking products and is a credit provider and credit licensee under National Consumer Credit laws.

2. This insurance is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, ASFL No. 234 708. ABN 53 087 650 557 arranges this insurance as an agent for Allianz not as your agent. Product Disclosure Statement is available by calling 1300 747 747. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the Product Disclosure Statement and Financial Services Guide (FSG) before deciding whether to acquire any product mentioned. Ask us for more details. Discount applies to first year's premium when purchased at time of funding. No other discounts apply. The discount may be subject to rounding. We receive commission on these insurance products as a percentage of the premium paid for each policy ranging between 10 - 30%. See our FSG for more details.

3. Rate applies to term deposits account opened during the term of your Qantas Points Home Loan. Special terms of 3, 6, 9 and 12 months are available and are upon request.

4. Eligible purchases do not include cash advances, interest, balance transfers, fees and charges or traveller's cheques and foreign currencies - these do not earn Qantas points. For the full list of exclusions, please refer to the Visa Platinum Credit Card Conditions of Use at qudosbank.com.au. Qantas Points can be earned on a maximum of \$200,000 of eligible purchases per customer for each 12 month period, commencing from the date your account is opened and each account anniversary thereafter (Eligible Transaction Cap), regardless of the number of Qudos Bank Platinum Credit Cards held by you.

5. Qudos Bank, the insured, has entered into a Group Policy for overseas travel insurance with Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708 (Allianz), the insurer. AWP Australia Pty Ltd (ABN 52 097 227 177, AFSL No. 245631) trading as Allianz Global Assistance is authorised by Allianz to arrange the Group Policy and deal with and settle any claims on its behalf and provides no advice. The benefit of the cover under the Group Policy is extended automatically to Qudos Bank Visa Platinum cardholders where certain eligibility criteria are met (eligible cardholders). Eligible cardholders do not have their own policy or enter into a contract of insurance with Allianz. Subject to certain terms and conditions, they have the right to recover the amount of their loss from Allianz solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth). Qudos Bank is not the agent of Allianz or the eligible cardholders, does not provide any advice and does not receive any commission in relation to the cover. Benefit available where at least 50% of the amount payable for the overseas travel (including accommodation arrangements) for you and any accompanying person is paid using your Visa Platinum Credit Card before the start of your travel. Accompanying persons are your spouse (or legally-recognised de facto) and/or your dependents, not in full time employment who are under the age of 21 who travel with you for the entire trip. The maximum cover provided, regardless of the number of persons the claims relate to is \$1,000,000. Benefit limits and sub-limits apply. There is no cover while travelling in Australia. Refer to the Allianz Global Assistance Travel Insurance Information Booklet for more information, available at qudosbank.com.au/files/disclosure_statements/insurance/allianz_travel_insurance_informationGuide.pdf here.

6. Annual fee charged upon account opening and annually thereafter.

7. Up to 55 days interest free on purchases only applies if your account is paid in full by the due date each month. Excludes cash advances and BPAY transactions. Payment must be received by Qudos Bank by close of business.

8. Total cash amount for Classic Flight Rewards is for taxes, fees and carrier charges payable to Qantas (excluding any amounts payable to third parties at the airport), shown in Australian dollars. Qantas Points and taxes, fees and carrier charges are accurate as at 7 July 2017 but are quoted at the time of booking and subject to change. Classic Flight Rewards are available on Qantas, Jetstar and partner airlines. Classic Flight Reward seats are subject to capacity controls and availability is limited. The number of seats available depends on the flight, date, season and destination and some flights may not have any Classic Flight Rewards available. Classic Flight Reward fare conditions apply and are provided during booking. Reward flights must be booked at least 24 hours before scheduled departure (and other advance booking requirements may apply), unless you are booking on qantas.com where you can book up to 2 hours before departure for domestic flights or up to 4 hours before departure for international flights.

For more information, visit qantas.com/classicflightrewards


9. Intro rate applies to all transactions (including purchases, cash advances and balance transfers) for the first five months from the first date your account is approved and then reverts to the standard variable rate (currently 18.99%).

Rates and fees shown are current as at 20 November 2018. You should read and consider the relevant Terms and Conditions and our Financial Services Guide before deciding to obtain any of our financial products and services. These documents are available on our website or by calling 1300 747 747.

For more information or to apply:

Simply contact us by:

 Call us on 1300 747 747

 Apply online at qudosbank.com.au

 Drop into your nearest branch

1300 747 747 | qudosbank.com.au