

savings and investments



Rates current as at **1 October 2018**

Qantas Points Saver.

Not only will you receive a competitive interest rate on your savings, but you'll also earn 400 Qantas Points¹ for every \$1,000 in your account.

The savings account that rewards you!

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

Interest rate*:

1.50 %
p.a.

Bonus Saver.

If you're saving for something and don't want the temptation of accessing your investment for your everyday spending, a Bonus Saver could be the perfect way for you to save big!

Get what you want sooner with:

- > \$0 account keeping fees
- > Bonus interest rate

How does Bonus Saver work?

- > Earn a 0.05 % pa base rate on all balances
- > Make no withdrawals in any month, and receive an additional 2.35 % p.a.
- > That's up to 2.40 % p.a. for your entire savings!

Bonus Saver features:

- > Interest calculated daily and credited to your account on the last day of the month
- > Access your funds through Telephone and Online Banking, and by dropping into your nearest branch
- > No direct access via card to your Bonus Saver. For card access you need to move funds into your general savings account
- > Set up direct credits

Base rate*:

0.05 %
p.a.

Bonus rate*:

2.35 %
p.a.

Maximum rate*:

2.40 %
p.a.

QSaver.

Do you want a great interest rate on your savings but still want access to it for everyday spending? QSaver, our high interest online savings account, could be just what you're after.

Give your savings a boost with:

- > \$0 account keeping fees
- > \$0 minimum deposit
- > No fixed term
- > A competitive interest rate

QSaver features:

- > Instant funds transfer - instant access to your cash when you want it
- > Interest calculated daily and credited to your account on the last day of the month
- > Access your funds through Telephone and Online Banking
- > No direct access via card to your QSaver. For card access you'll need to move funds via the above methods into your access account
- > Pay your bills via BPAY
- > Set up direct credits

Interest rate:

2.00 %
p.a.

Balances over
\$500,000

Interest rate:

1.75 %
p.a.

Balances under
\$500,000

Term Deposits.

If you're looking for a solid investment with guaranteed returns, our range of high interest Term Deposits are hard to beat.

Please refer to our website for available terms.

Apply now and enjoy:

- > \$0 account keeping fees
- > Also available for SMSF accounts
- > Guaranteed returns
- > Lock your money securely away – and watch it grow
- > Option interest paid monthly on standard term deposits

3 month term rate
(based on \$10,000):

2.50 %
p.a.

6 month term rate
(based on \$10,000):

2.60 %
p.a.

12 month term rate
(based on \$10,000):

2.70 %
p.a.

General Savings Account.

An everyday account giving you full access to your money through our wide range of access facilities. These include Online and Telephone Banking, ATMs, and an access card.

Enjoy all these great features:

- > \$0 account keeping fees
- > \$0 minimum deposit
- > Free Visa Debit card on your account (you can apply for a Visa Debit Card from 16 years, subject to approval)
- > Interest calculated daily, paid monthly

Access your money through all these facilities:

- > Online Banking
- > Mobile Banking App
- > Telephone Banking
- > Transact using your card at Bank@Post through Australia Post offices
- > ATMs
- > Visa Debit or CueCard linked to your account
- > Pay your bills via BPAY
- > Direct credits (into your account) and debits (out from your account)
- > Set up auto transfers

Interest rate

(based on \$50,000
- \$99,999.99):

0.50 %
p.a.

Cash Management Account.

An everyday account giving you full access to your money through our wide range of access facilities. These include Online and Telephone Banking, Branch and Cheque book access.

Give your savings a boost with:

- > \$0 account keeping fees
- > \$0 minimum deposit
- > No fixed term

Cash Management features:

- > Instant funds transfer – instant access to your cash when you want it
- > Access your funds through Online Banking, and by dropping into your nearest branch
- > Pay your bills via BPAY
- > Set up direct credits or debits
- > \$0 application fee
- > \$0 account keeping fee
- > \$0 annual fee
- > Cheque book access

Variable rate:

1.50 %
p.a.

Comparison table.

	Qantas Points Saver	Bonus Saver	QSaver	Term Deposits	General Savings Account	Cash Management Account
Account keeping fee	\$0	\$0	\$0	\$0	\$0	\$0
Monthly fee	\$0	\$0	\$0	\$0	\$0	\$0
Minimum amount	\$0	\$0	\$0	From \$2,000	\$0	\$0
Fixed term	x	x	x	Please refer to the website for terms available	x	x
Bonus rate	x	✓	x	x	x	x
Bonus conditions	n/a	make no withdrawals in any month, and receive a bonus for your entire savings!	n/a	n/a	n/a	n/a
Card access	x	x	x	x	✓	x
Cheque Access ²	x	x	x	x	✓	✓
Pay your bills via BPAY	✓	✓	✓	x	✓	✓
Direct Credits	✓	✓	✓	x	✓	✓
Direct Debits	✓	x	x	x	✓	✓
Earn Qantas Points	✓	x	x	x	x	x

Move your Savings to Qudos Bank.

Whether you're opening a savings account for your everyday spending, saving for something big, or investing in your future – Qudos Bank has a range of savings and investment accounts to suit all your needs.

If you'd like to take advantage of Qudos Bank's great deposit rates. We're here to help you make the move in 3 easy steps.

Step 1. Get onboard!

Don't have an account with us yet? Simply apply online through our website for an account and we'll help you switch your banking over.

If you're already a Member – great! You can go straight to Step 2.

Step 2. Grab your bank account statements.

Locate your last few bank statements and any regular bills so you can easily identify all the payments coming in and out of your old accounts, or contact your current bank to provide you with a list of payments for the past 13 months.

Step 3. We'll do the rest.

Simply complete our online application or call us and we'll walk you through the step by step process together.

Before you know it all your banking accounts will be transferred over to your new Qudos Bank account and you'll be wondering why you didn't make the switch sooner!

The information contained in this brochure is of general nature and is not intended to be a substitute for personal advice. This brochure has been prepared without taking into consideration your personal financial circumstances, objectives or needs. You should consider the appropriateness of the information to your financial situation and seek personal advice before acting on any information in this document. You should read and consider the relevant Terms and Conditions and Financial Services Guide before making any decision to purchase a financial product. These documents are available on our website or by calling 1300 747 747.


1. You must be a Member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. 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. Qantas Points accrue in accordance with and subject to the Qudos Bank Visa Platinum reward Terms and Conditions issued by Qudos Bank available at qudosbank.com.au/rewards. 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. 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.

2. \$10 chequebook fee applies. For more information see our fees and charges at qudosbank.com.au

For more information contact us:

 Call us on 1300 747 747

 Apply online at qudosbank.com.au

 Drop into your nearest branch

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