

*Proudly supporting the Australian Aviation Industry*

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### **About us...**

Qantas Staff Credit Union has over 50 years of experience in providing our Members with some of the best products, services and interest rates in the market.

### **From humble beginnings**

QSCU opened the doors to its first branch at Mascot, NSW in 1959 by a handful of Qantas Airways employees.

Today QSCU has branches in Sydney, Brisbane, Melbourne and Perth and 84,000 Members, making it one of the biggest and most successful credit unions in Australia.

### **We're a mutual**

Our mutuality – is one of the reasons we're different from the rest, our Members are more than just customers, they're shareholders who have a say in how our business is run.

Our mutuality provides us with the freedom to offer greater benefits to our Members, in the form of competitive products, services and interest rates.

Today QSCU is continuing to grow, offering membership to family members, industry colleagues and now friends. Despite this growth, QSCU remains firmly focused on offering the same approach to its new Members as it did 50 years ago.

Our purpose now and in the future is “to grow our Members’ dreams and financial security – together”

### **A successful Australian business**

In the Credit Union and Building Society sector, Qantas Staff Credit Union is one of the largest in terms of asset size. You may be surprised to know that Credit Unions rank 3rd for the market share of household deposits above ANZ, nab, and ING Bank<sup>1</sup>.

### **Our bond: Who can join?**

Our Members work in aviation, hospitality, travel and government, or are family members or friends of someone who falls into these categories.

1. Industry landscape, Abacus, April 2009

## The many benefits we offer to our Members

### Top rates

- ✓ We offer our Members some of the best interest rates in the market on our loan and deposit products.

### Low fees

- ✓ We're fairer on fees – PLUS we don't have any annual or monthly account keeping fees on any of our deposit and loan products.

### Security

- ✓ We're an approved deposit-taking Institution (ADI) and are regulated by the Australian Prudential Regulatory Authority (APRA), just like the banks.

### Rewards

- ✓ The more our Members deposit or borrow from us - the more free transactions they receive.

### Award-winning service

- ✓ We pride ourselves on our friendly, personalised service – which we've been recognised for – winning *Money Magazine's* Service Excellence award 2008 and 2009.

## Our products and services

QSCU offers all major products and services – just like the banks - with competitive rates and low, or no fees, on:

- Home loans
- Investment loans
- Personal loans
- Visa credit and debit cards
- Online savings accounts
- Term deposits
- Retirement savings accounts
- General insurance
- Life Insurance
- Qwealth Financial Planning
- Qwealth Superannuation and Investments

**For more information:**

For more information on Qantas Staff Credit Union or our competitive products and award-winning services simply visit our website, [www.qantascu.com.au](http://www.qantascu.com.au) or call one of our Member Service Centres on 1300 747 747.