



**Queensland
Country
Bank**

Banking Improvements Update

"Thank you for banking with Queensland Country Bank."

There is a significant project underway to improve our banking services for Members into the future. Our first step was commencing our cards transition and we are now ready to commence our BSB transition.

To enable these improvements, Queensland Country Bank is transitioning to a new BSB number. This will pave the way for us to bring you a more superior banking experience, with benefits such as:

- Better ways to manage your cards in the banking app and internet banking
- More digital wallet options including Apple Pay, Google Pay and Samsung Pay
- Increased access to real time transfers to and from other banks
- New credit card loyalty rewards program
- Numerous fee reductions

We acknowledge this will take effort on your behalf, and we will ensure sufficient time is provided to make these adjustments. We will do everything we can to support you, including working with some larger businesses and organisations to make these changes on your behalf, where possible.

We are absolutely committed to supporting our Members through these changes and have taken a number of steps to prepare, including:

- Employing additional contact centre staff
- Extending our contact centre opening hours
- Up-skilling existing team members
- Assigning dedicated specialists across the branch network
- Asking our staff to complete their own banking changes, so they understand first-hand how to best assist you



This document outlines detail about the improvements project, and what action is required from you. We thank you for your patience as we roll out these improvements."

Aaron Newman
Chief Executive Officer



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**We now need you
to take action to
help us transition
to the new BSB.**

New BSB – over to you!

Your new BSB for Queensland Country Bank is 654 000, and it is now time to start using your new BSB.

There are some important things to be aware of:

- Your new BSB must be used with your existing account number, not your Member number or any other reference number
- You will need to notify anyone making payments to you. For example: your payroll officer, health insurer, friends and family
- You will need to notify any organisation that you have regular direct debits set up with. For example: school fees, gym memberships or pay tv

Think about money coming into your account and money going out of your account, this is the simplest way to identify who needs to know your new BSB.

We understand most Members will have a number of changes to make. To allow you sufficient time to update your information and to support you with this change, we will not turn off the previous BSB straight away. However, in the future the previous BSB will no longer work, so it is important that you start taking steps to make this change as soon as possible. We will contact all Members prior to turning off the previous BSB.

✓	✗
BSB 654 000	BSB 704 640
Existing Account Number	Member Number

We've already notified some contacts for you

To assist with transitioning to your new BSB, we have notified some major organisations already. If you are dealing with these organisations, we've completed this on your behalf. They include:

- Queensland Country Health Fund
- CGU
- Services Australia (Centrelink, Veterans' Affairs and Child Support)

As we add more organisations to the list, we will update our website. You can keep up to date by visiting our website queenslandcountry.bank/improvements or scan the QR code on the front of this document.

Where you are paying a Queensland Country Bank loan payment on automatic direct debit from your Queensland Country Bank account, we will make this update for you, so you don't have to worry.

SmartBudget

If you have a SmartBudget agreement, you will need to update your BSB for all direct debits in place. You will need to ensure you are using the new BSB with your unique direct debit account number, rather than any other numbers or references for each of the relevant direct debits.

The SmartBudget team will contact you directly with a checklist of all of the direct debits made from your SmartBudget account, so you can work through these one by one.

If you ever need another copy of your checklist, you can request one at any branch or call 1800 075 078.



New debit and credit cards

As part of the overall banking improvements we're making, we are issuing new debit and credit cards to all Members. Giving consideration to how we contribute to a sustainable environment, we are producing all new cards on 82% recycled material.

The new cards are being issued between May and December 2022. These will be mailed with Australia Post. To ensure you receive your card without delay, it's

important that we have your current postal address on file. You can update this in internet banking, in the banking app or call us on 1800 075 078.

The new cards being issued are part of the Visa network and work a little differently to your previous cards. The differences are outlined in the letter that will arrive with your new card. You can still request your favourite design, including the popular Cowboys card.



Faster banking with PayID and Osko

You don't have to do anything, simply enjoy faster banking.

Our new BSB allows for faster transfers using the Osko network. This means when sending and receiving money with an account outside of Queensland Country Bank, you may receive the money almost immediately providing the other financial institution also has this capability.

You may have already noticed the word Osko coming up on your statement, in your account transactions on internet banking or in the banking app.

If you haven't already set up PayID, we encourage you to do this so you can enjoy receiving money instantly. You can set this up in internet banking or the banking app. Further instructions on how to do this are available on our website queenslandcountry.bank/npp or scan the QR code to learn more.



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New credit card rewards program

Our existing credit card loyalty rewards program is currently getting a make-over. You will be able to access the new credit card loyalty rewards program from your banking app, giving you easy access to track your rewards.

We'll make an announcement when the changes are ready.

Queensland Country Health Fund Members

If you are a Member of Queensland Country Health Fund and Queensland Country Bank, here's what you need to know:

ITEM	ACTION REQUIRED
Premium paid from a Queensland Country Bank Visa card	Please advise Queensland Country Health Fund of your new Visa card details. This can be updated via the Mobile App, through the Online Member Service portal or by phoning 1800 813 415.
Premium paid from a Queensland Country Bank account via direct debit	No need to do anything
Benefits paid into a Queensland Country Bank account	No need to lift a finger



Fee reductions

The changes we are making will not only enable faster and better banking, but they will also enable Queensland Country to pass on savings to Members in the form of fee reductions. Stay tuned to hear more about these savings in the near future.

Banking app improvements

If you log into the banking app, you will start to see some improvements, which we will continue to keep rolling out for you. Some of these improvements include:

- Access to more digital wallets including:
 - Apple Pay
 - Samsung Pay
 - Google Pay
- Request and commence using virtual digital cards instantly
- Push your card details from the banking app into Apple Pay
- Ability to manage your cards including setting daily limits and blocking certain transaction types



Business Banking Members

If you hold a business banking account with card access with Queensland Country Bank, you too will be issued with replacement debit and credit cards.

You will also need to update your new BSB and use that in combination with your existing account number for any organisation withdrawing money from your account via direct debit and those paying money into your account. This includes:

- Customers paying you via electronic funds transfer – you will need to update your tax invoice template
- Deposits from merchant facilities into your Queensland Country Bank account – you will need to notify your merchant facility provider
- Transfers between your Queensland Country Bank accounts and your non-Queensland Country Bank accounts

The business banking team have created a checklist for you to use to assist with making these changes as smooth as possible. This is available on our website queenslandcountry.bank/improvements or you scan the QR code.



✓	✗
BSB 654 000	BSB 704 640
Existing Account Number	Member Number

Your chance
TO WIN A
\$1000
Gift Card

From 8 August 2022 through to 31 January 2023, each time an eligible Member uses the new BSB 654 000 for any debit or credit payment they will go into the monthly draw to win a \$1,000 gift card. There will be 6 draws, being a total value of \$6,000. Details on how to update your payment details are available on page 1. Terms and conditions apply. See website for details queenslandcountry.bank/improvements. Winners will be notified by phone or email.



We're here to help

Our friendly team are here to assist you with the transition and answer any questions you may have. You can contact us in branch or call the contact centre on 1800 075 078.

You can learn more on our website queenslandcountry.bank/improvements or scan the QR code.

There are frequently asked questions (FAQs) published regularly on this webpage so you can keep up to date with this round of banking improvements.



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