

1. Confirm the authenticity of the request.
2. Check if a member has their own verbal password on file.
3. Verbal P/W **Yes** - Select a total of 4 questions from the below list.  
Verbal P/W **No** - Select a total of 6 questions from the below list.
4. Ask the member further information regarding the beneficiary and purpose of the transaction.
5. Process payments as per the member's request.

OTHER	STATEMENT	Wallet and Card
<b>Last contact us</b> When did you last contact us? <i>Within the last 3 months. Must state why.</i>	<b>Overdraft</b> Could I have the limit of overdraft facility? <i>Exact Overdraft Amount</i>	<b>Qantas Frequent Flyer</b> Could you please provide me your Qantas Frequent Flyer number? <i>Only if we have one on file- would only have one if member has a QFF product</i>
<b>Previous address on file</b> Could you please tell me what your previous address was? <i>Address change has occurred?</i>	<b>Credit Card</b> Limit of Credit Card <i>Exact Limit on Active Card</i>	<b>Driver's licence/ passport</b> Could you please provide me your driver's licence number/ passport number? <i>In date, exact details</i>
<b>Car Loan</b> Could you please tell me what vehicle is held as security for your car loan? <i>Current car loan</i>	<b>Joint Owner</b> Could I please have the name of your joint owner? <i>Account will show * on title if joint account</i>	<b>Recent transaction</b> Could you please tell me what your recent transaction was? <i>(Purchases) Any transaction in red in the last 7 days</i>
<b>Past Travel</b> Have you notified us of any travel in the past? <i>Closed travel pop ups</i>	<b>Loan Balance</b> Could I please have the balance owing on your XXX loan account? <i>Per or HL- Correct to \$1000.00</i>	<b>Visa Debit Card</b> Could I have your visa debit card number? <i>Card in members name</i>
<b>Lender</b> Who was the lender for your loan? <i>Loan contract date in last 12 months</i>	<b>Savings Balance</b> Could I please have the balance on your XXX savings account? <i>Balance correct to \$20.00 if under \$1000.00 &amp; correct to \$50.00 if over \$1000.00</i>	<b>Cue Card</b> Could I have your cue card number, please? <i>Card in members name</i>
<b>Original current Home Loan amount</b> Could you please tell me what the original Home loan amount was? <i>Borrow amount within \$50,000</i>	<b>Nick Name</b> Could I please have the nick name of any of your accounts? <i>If account description is NOT a product name</i>	
<b>Original current Personal Loan Amount</b> Could you please tell me what the original Personal loan amount was? <i>Borrow amount within \$5,000</i>	<b>Existing Accounts</b> Could you please tell me what accounts you have with us? <i>Product name or be able to explain the function</i>	
<b>Who are you a signatory to?</b> Are you a signatory to someone else? Could I have their name please? <i>Regardless if AP shows signatory account</i>		
<b>Do you have a signatory?</b> Have you chosen someone to sign your account? Could I have their name please? <i>Regardless if account relationships show a signatory</i>		
<b>Additional Cardholder</b> Could I have the name of your additional cardholder? <i>Regardless if account relationships show an additional cardholder</i>		
<b>Tenure (only if less than 10 years)</b> Could you please tell me how long you have been a member with Qudos Bank? <i>If less than 1 year (need to state month)</i> <i>If between 1-5 years (Correct to the year)</i> <i>If over 5 years (within two years is fine)</i>		