

First Home Buyer Lending Rates Schedule



Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003 | Phone: 13 77 28 | Email: info@qbank.com.au
Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL / Australian Credit Licence 241413 | BSB: 704 052

FHB First Responder Exclusive Offer	LVR	Owner Occupier	Comparison Rate (Owner)*
FHB Classic (Variable)	<95% + LMI	3.74% p.a. ²	3.77% p.a.
FHB 3 Year Fixed ⁴	<95% + LMI	4.89% p.a. ²	4.69% p.a.
First Home Loan Deposit Scheme (FHLDS)	LVR	Owner Occupier	Comparison Rate (Owner)*
Classic (Variable)	<95%	2.94% p.a. ²	2.97% p.a.
FHLDS - New Home Guarantee (NHG)	LVR	Owner Occupier	Comparison Rate (Owner)*
Classic (Variable)	<95%	2.94% p.a. ²	2.97% p.a.

Important Information

Credit eligibility criteria, terms and conditions, fees and charges apply.

Interest rates current as at 21 June 2022 for new lending approved on or after 21 June 2022 and are subject to change without notice.

*** WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. The comparison rate displayed is calculated based on a loan amount of \$150,000 over a 25 year term.

2. Valid for home loan applications of \$150,000 or more of new lending for owner occupiers and is available for a limited time only. Interest only not available. To qualify, the customer must deposit a **salary credit of at least \$1,500 a month** into a QBANK transaction account. Offer may be withdrawn at any time. Offer not valid for redraw of advance repayments, existing QBANK members switching loans or internal refinances.

4. After the expiry of the fixed rate period, the interest rate changes to QBANK's Classic Variable Home Loan Product Rate (currently 4.59%p.a. for Owner Occupier | 4.61%p.a. Comparison Rate and 4.94% for Investor | 5.01% Comparison Rate*).

Applicants under the Scheme will be subject to scheme eligibility criteria, including but not limited to criteria in relation to income thresholds and property prices. If you would like to know more about the Scheme please visit <https://www.nhfc.gov.au/>

For further details including product specific features and requirements please visit qbank.com.au or call us on 13 77 28.

First Home Buyer Exclusive First Responders (95% LVR + LMI) Important Information

Subject to lenders mortgage insurance approval.

The Offer of <95% LVR + LMI for fixed and variable, owner occupied loans are only available to Queensland Police Service (QPS), Queensland Fire and Emergency Services (QFES), Queensland Ambulance Service (QAS), Queensland Corrective Services (QCS) and Queensland Health Employees.