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 Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL No. 241413 | BSB: 704 052

Pension Plus Account

Interest calculated on daily balance, paid monthly on the last day of the month and tiered on portion of balance.

\$0 - \$4,999	0.00% p.a.
\$5,000 - \$49,999	0.20% p.a.
\$50,000 and Over	0.50% p.a.

Bonus Saver

Variable rate, interest calculated on daily balance and paid monthly.

Base rate	0.05% p.a.
Bonus rate*	0.80% p.a.
Total (base plus bonus)	0.85% p.a.

*Bonus interest is capped at a maximum balance of \$1,000,000. Limit of one Bonus Saver Account per member. Bonus rate is additional to the base rate and applies when deposits of at least \$200 and no withdrawals are made during the month.

Christmas Club

Interest calculated on daily balance, paid yearly on 31 October.

All balances	0.15% p.a.
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Everyday Plus, On Call & Teen On Call Account

Interest calculated on daily balance and paid yearly on 30 June.

All balances	0.00% p.a.
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NetLink Direct Savings Account

Variable rate, interest calculated on daily balance and paid monthly.

All balances	0.30% p.a.
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Junior Saver

Interest calculated on daily balance, paid monthly.

All balances	0.30% p.a.
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Teen Netlink Direct Savings Account

Variable rate, interest rate calculated on daily balance and paid monthly and tiered on portion of balance.

\$0 - \$4,999	1.30% p.a.
\$5,000 & over	0.30% p.a.

Term Deposits

Interest is calculated on a daily balance. Fortnightly, monthly and annual interest payments are not compounded. For investments ranging from 3-12 months (inclusive) the below rates are based on interest paid at maturity. For investments greater than 12 months, rates are based on interest paid annually. Monthly and fortnightly interest payments are available on all terms up to 60 months at 0.15% p.a. below the rates listed. Amounts over \$1,000,000 are by negotiation.

	\$2,000-\$9,999	\$10,000-\$99,999	\$100,000-\$249,999	\$250,000-\$1,000,000
3 months	0.65% p.a.	0.75% p.a.	0.75% p.a.	0.80% p.a.
6 months	1.25% p.a.	1.30% p.a.	1.35% p.a.	1.50% p.a.
9 months	1.25% p.a.	1.30% p.a.	1.35% p.a.	1.35% p.a.
12 months	1.90% p.a.	2.00% p.a.	2.05% p.a.	2.10% p.a.
18 months	1.95% p.a.	2.05% p.a.	2.10% p.a.	2.25% p.a.
24 months	2.05% p.a.	2.20% p.a.	2.25% p.a.	2.50% p.a.
36 months	2.25% p.a.	2.40% p.a.	2.45% p.a.	2.70% p.a.
48 months	2.40% p.a.	2.55% p.a.	2.60% p.a.	2.85% p.a.
60 months	2.40% p.a.	2.55% p.a.	2.60% p.a.	2.85% p.a.

This interest rate brochure must be read in conjunction with QBANK's General Information and Terms & Conditions. The Schedule of Fees and Charges should also be read. Interest rates issued in accordance with the relevant provision of the Customer Owned Banking Code of Practice. QPCU Limited T/A QBANK is Incorporated under the Corporations Act and authorised to carry on banking business under the Banking Act. PLEASE NOTE: Interest rates are subject to change at any time. Visit qbank.com.au or call 13 77 28 to ensure you have the current rate.