

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

Home Loan Special Offers	LVR	Owner Occupier	Comparison Rate (Owner)*	Investor Rate	Comparison Rate (Investor)*
Classic (Variable)	<80%	2.74% p.a. ²	2.77% p.a.	3.08% p.a. [^]	3.15% p.a.
	<90%	3.14% p.a. ²	3.17% p.a.	3.59% p.a. [^]	3.66% p.a.
	<95%	3.54% p.a. ²	3.57% p.a.	4.24% p.a. [^]	4.31% p.a.
Classic Plus (Variable)	<80%	3.04% p.a. ²	3.37% p.a.	3.38% p.a. [^]	3.70% p.a.
	<90%	3.34% p.a. ²	3.66% p.a.	3.79% p.a. [^]	4.11% p.a.
	<95%	3.74% p.a. ²	4.06% p.a.	4.44% p.a. [^]	4.74% p.a.

Fixed Rate Home Loan ⁴	LVR	Owner Occupier	Comparison Rate (Owner)*	Investor Rate	Comparison Rate (Investor)*
1 Year Fixed ⁵	<95%	3.39% p.a.	4.50% p.a.	3.59% p.a.	4.88% p.a.
2 Year Fixed ⁵	<95%	3.99% p.a.	4.50% p.a.	4.29% p.a.	4.89% p.a.
3 Year Fixed ⁵	<95%	4.49% p.a.	4.59% p.a.	4.79% p.a.	4.97% p.a.
4 Year Fixed ⁵	<95%	4.79% p.a.	4.68% p.a.	4.99% p.a.	5.03% p.a.
5 Year Fixed ⁵	<95%	4.99% p.a.	4.78% p.a.	5.19% p.a.	5.12% p.a.

Variable Home Loan Rates	LVR	Owner Occupier	Comparison Rate (Owner)*	Investor Rate	Comparison Rate (Investor)*
Classic	<95%	4.59% p.a.	4.61% p.a.	4.94% p.a.	5.01% p.a.
Classic Plus	<95%	4.89% p.a.	5.19% p.a.	5.24% p.a.	5.53% p.a.

Family Home Guarantee (FHG)	LVR	Interest Rate	Comparison Rate*
FHG Classic Offer Variable	<98%	3.74% p.a. ²	3.77% p.a.
FHG 3 Year Fixed ⁴	<98%	4.89% p.a. ²	4.69% p.a.

First Home Buyer Offers (Fixed And Variable Rates Available)	More information - qbank.com.au/
First Home Loan Deposit Scheme (FHLDS)	FHLDS
First Home Buyer 95% LVR + LMI	FirstHomeBuyer

Overdrafts	Owner Occupier	Investor Rate
Classic Plus \$100,000 - \$249,999	4.44% p.a.	4.44% p.a.
Classic Plus \$250,000 and above	4.29% p.a.	4.29% p.a.
Mortgage Secured Overdraft	4.89% p.a.	4.89% p.a.

Credit Cards	Interest Rate
Bluey Credit Card	11.99% p.a.
Bluey Rewarder Credit Card (no longer offered)	17.99% p.a.

Personal Loans	Interest Rate	Comparison Rate ***
Discount Rate	10.49% p.a. ¹	11.11% p.a.
All Purpose	12.49% p.a.	13.11% p.a.

Car Loans	Interest Rate	Comparison Rate **
New Car Loan (up to 5 years old)	3.99% p.a. ³	4.63% p.a.
Car Loan (up to 10 years old)	5.99% p.a. [^]	6.62% p.a.

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Important Information

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

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

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.

**** 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 secured loan amount of \$30,000 over a 5 year term.

***** 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 unsecured loan amount of \$30,000 over a 5 year term.

¹Valid for personal loan applications for more than \$5,000 of new lending and is available for a limited time only. To qualify, the customer must deposit a **salary credit of at least \$1,500 a month** into a QBANK Everyday Plus transaction account. Not valid for Debt Consolidation. Offer may be withdrawn at any time.

²Valid 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.

³Valid for new lending for cars less than 5 years old and is available for a limited time only. Compulsory security interest over vehicle being purchased. Maximum loan amount must not exceed invoice price. To qualify, the customer must deposit a **salary credit of at least \$1,500 a month** into a QBANK Everyday Plus transaction account. Offer may be withdrawn at any time.

⁴After 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*).

⁵To be eligible for these rates, a **salary credit of at least \$1,500 a month** must be deposited into your QBANK transaction account.

[^]Valid for home loan applications of \$150,000 or more of new lending for investors and is available for a limited time only. Interest only available up to 90% LVR. 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.

^{^^}Valid for car loan applications of new lending. Compulsory security interest over vehicle being purchased. Maximum loan amount must not exceed invoice price. Terms and conditions are available on request. Normal transaction and account fees and charges still apply. Normal lending criteria apply.