



Supplementary Brochure: Personal Savings and Transaction Accounts Product Information Brochure

Effective from 8 April 2024

This Supplementary Brochure dated 8 April 2024 details changes to the Queensland Country Bank Limited Personal Savings and Transaction Accounts Product Information Brochure dated 22 December 2023 and must be read in conjunction with the Personal Savings and Transaction Accounts Product Information Brochure.

Amendments to Personal Savings and Transaction Accounts Product Information Brochure

Effective 8 April 2024

Page 13 – Online Saver Features and Benefits

Remove 'A simple savings account with no special criteria required to earn interest'

Personal Savings and Transaction Accounts

Product Information Brochure

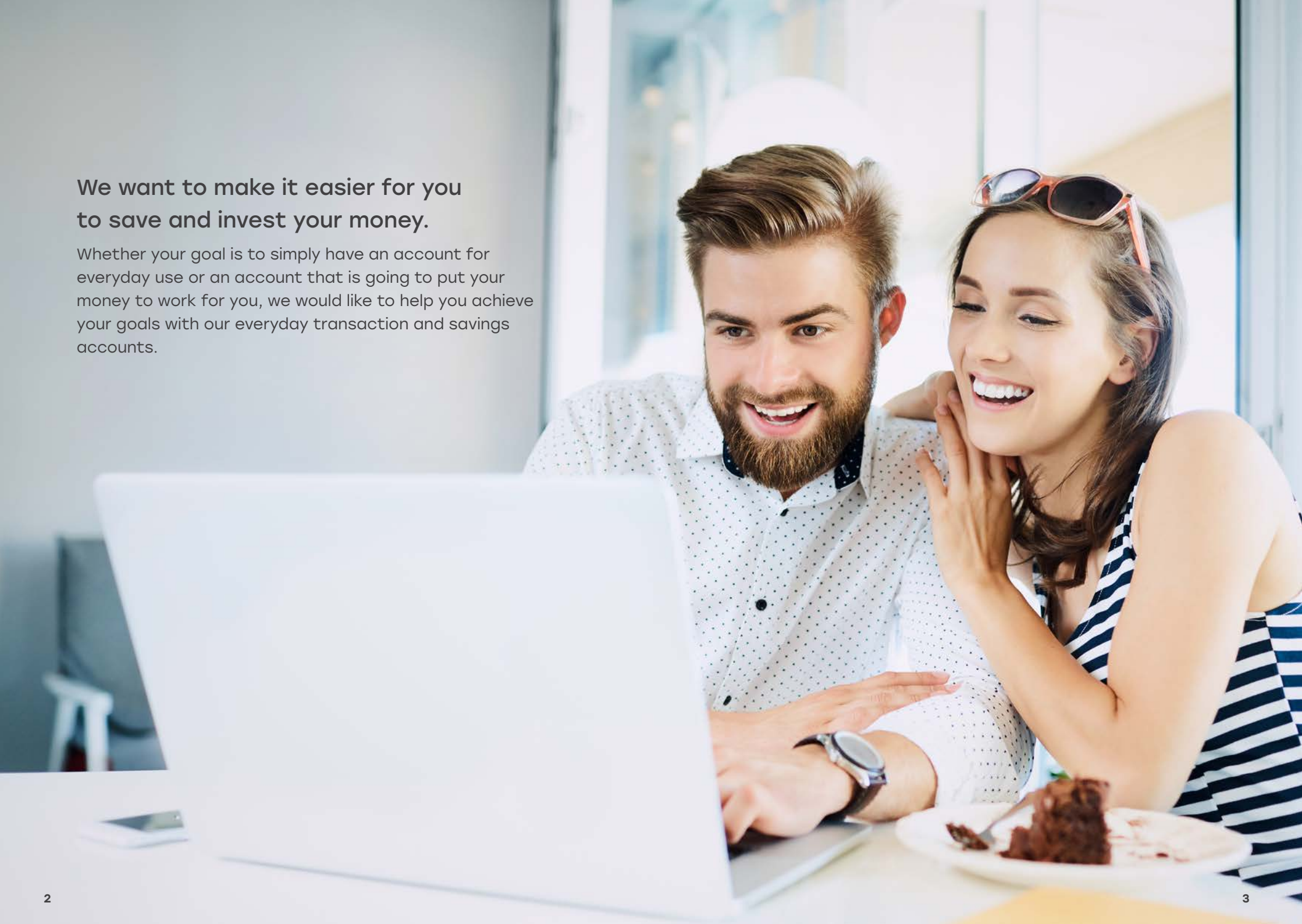


**Queensland
Country Bank**

Effective from 22 December 2023

We want to make it easier for you to save and invest your money.

Whether your goal is to simply have an account for everyday use or an account that is going to put your money to work for you, we would like to help you achieve your goals with our everyday transaction and savings accounts.



All Access

Our All Access account provides the versatility and reliability you require from an everyday transaction account. With card access and the option to conduct banking via face-to-face or electronic means, the account ensures peace-of-mind that transactions are conducted both seamlessly and effortlessly.



Features and Benefits

- Unlimited free everyday transactions*
- No monthly fee if conditions are met (see waiver eligibility below)**
- Visa Debit card access, with your choice of card design^
- 24/7 internet banking, phone banking, and mobile app access#
- Self managed card controls available in case of a lost or stolen card
- Worldwide access
- Bank@Post
- Transfer your money instantly using Osko***
- Access your funds via Apple Pay, Google Pay and Samsung Pay

Additional Information

- Applicants for an All Access account must be at least 13 years of age.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance and paid monthly.

* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges and for definitions of the terms Direct Entry and Contributing Accounts.

** The Monthly Account Service Fee of \$6 is waived for each month that you satisfy one or more of the following:

- External direct credit of \$1,000 or more to your All Access account each month; or
- Total savings, investments and borrowings of \$50,000 or more held in any of the Contributing Accounts as at the (last day) of each month; or
- An Australian War Veteran, Aged or Disability Pension is directly credited to the All Access Account the monthly service fee is waived for that month in which the account is credited; or
- A current Queensland Country Ultimate Home Loan Package is held in the same name as one of the account holders; or
- You (the account holder) are under 18.

^ Restrictions may apply to Members under 18 years of age. Refer to the Account Access Facility Conditions of Use brochure for more information

Restrictions apply for Members aged 13 to 15.

***Refer to our Account and Access Facility Conditions of Use brochure for more information

SmartBudget

SmartBudget is a clever bill paying and budgeting tool that allows you to set your budget for the year ahead. It removes stress by smoothing out your nominated bills for 12 months and may help you achieve your financial goals and aspirations faster.



Features and Benefits

- No interest charged if your account is overdrawn when a number of bills are withdrawn at once*
- No fees for BPAY® or direct debits
- Control your bills across the year into weekly, fortnightly or monthly payments
- Manage your bills in real-time with the online portal available on Internet Banking and the Mobile Banking App#
- A monthly fee of \$5 applies

Additional Information

SmartBudget can look after:

- Insurances for home, contents, car, or health
- Rent or mortgage repayments
- Council rates, electricity, gas and water
- Phone, Internet and paid subscriptions^
- Gym/Yoga/Sport or Fitness memberships

Refer to our SmartBudget brochure for the full details of the product.

Members must be at least 17 years of age to enter a Smart Budget agreement

* If the balance in your account is going to be negative in the first eight weeks (i.e. the dollar value of the bills that are due in the first 8 weeks plus the monthly service fee is more than your regular deposits) we will ask you to top-up the difference into your account. Your SmartBudget Account cannot have a debit balance of \$5,000 at any time.

Bills submitted to Queensland Country may take up to 48 hours to be processed.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

^ Subscriptions can only be included in a SmartBudget agreement if the third-party subscription service provider allows payments via BSB and Account number.

Pension Plus

Designed as an everyday account ideal for pensioners and self-funded retirees, the Pension Plus account ensures both freedom and ease-of-access. It ensures your everyday transactions are conducted both conveniently and efficiently. With card access and the option to conduct banking via face-to-face or electronic means, you'll have peace of mind that you can choose the access method that best suits you.



Features and Benefits

- Unlimited free everyday transactions*
- No monthly account service fee
- Visa Debit card access, with your choice of card design
- 24/7 internet banking, phone banking, and mobile app access
- Self managed card controls available in case of a lost or stolen card
- Worldwide access
- Bank@Post
- Transfer your money instantly using Osko^
- Access your funds via Apple Pay, Google Pay and Samsung Pay

Additional Information

- Applicants for a Pension Plus account must be at least 65 years of age, or be in receipt of an aged pension from Centrelink or Department of Veteran Affairs.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance on a stepped basis with a different interest rate paid for the portions of your account balance that fall within set dollar ranges ('steps'). Interest is paid monthly.

* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges.

^ Refer to our Account and Access Facility Conditions of Use brochure for more information

Learners & Earners All Access

With the complete functionality of our All Access account, the Learners and Earners All Access account has been designed specifically for our Members undertaking full-time studies or an Australian apprenticeship.



Features and Benefits

- Unlimited free everyday transactions*
- No monthly account service fee
- Visa Debit card access, with your choice of card design
- 24/7 internet banking, phone banking, and mobile app access
- Self managed card controls available in case of a lost or stolen card
- Worldwide access
- Bank@Post
- Transfer your money instantly using Osko[^]
- Access your funds via Apple Pay, Google Pay and Samsung Pay

Additional Information

- Applicants for a Learners & Earners All Access account must be between 18 and 23 years of age and either a full-time student undertaking study at an Australian tertiary institution, or commenced an Australian apprenticeship.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance and paid monthly.

* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges.

[^] Refer to our Account and Access Facility Conditions of Use brochure for more information

Online Saver

For those who appreciate no card access, however require the ability to self-manage funds online without transaction fees, the Online Saver account is the perfect solution. Internet, mobile app and phone banking transfers are simple to ensure your funds within the Online Saver are readily available at your demand.



Features and Benefits

- Transfer funds between accounts free of charge*
- No monthly account service fee
- Access your funds 24/7 via internet banking, mobile app and phone banking[#]
- A simple savings account with no special criteria required to earn interest

Additional Information

Important information for applicants wishing to commence an Online Saver account:

- Children under the age of 13 require a parent or guardian to open the account as an authorised person. The Online Saver account is opened in the child's name. Whilst transactions should generally be performed online, if transactions do occur in branch they will require the signature of the authorised parent/s or guardian/s.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate.

* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges.

[#] Internet Banking and Mobile App access for Members under the age of 13 is restricted to view only. Authorised parents and/or guardians are permitted full access.

Bonus Saver

An account which rewards the dedicated saver, the Bonus Saver offers a competitive bonus interest rate achieved by depositing at least \$20 per calendar month without conducting any withdrawals. The bonus interest, combined with the absence of card access, provides a sure and effective way to grow your savings.



Features and Benefits

- Bonus interest rate achieved by depositing at least \$20 per calendar month without conducting any withdrawals
- No monthly account service fee
- Access your funds 24/7 via internet banking, mobile app and phone banking

Additional Information

- Applicants for a Bonus Saver account must be at least 18 years of age.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance and paid monthly.

Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges.

Christmas Club

An account designed specifically to save and eliminate the financial stress of Christmas. The Christmas Club account allows you to deposit regularly throughout the year, to help reduce the stress of the festive season. Taking advantage of the interest rate with no card access to encourage saving, the Christmas Club will surely contribute to a favourable outcome for the festive season.



Features and Benefits

- Deposit regularly through the year and watch your savings grow
- No monthly account service fee
- Access your funds 24/7 via internet banking, mobile app and phone banking

Additional Information

Important information for applicants wishing to commence a Christmas Club account:

- Applicants for a Christmas Club account must be at least 13 years of age.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate.

Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges.

Student Money Saver

Tailored exclusively for our young Members under the age of 18, the Student Money Saver actively rewards our youngest Members with a bonus interest rate achieved by depositing at least \$5 per calendar month while not making more than one withdrawal. The Student Money Saver provides a great introduction to the beneficial effects of saving and accruing interest and establishes an understanding of the importance of responsible banking.



Features and Benefits

- Bonus interest rate achieved by depositing at least \$5 per calendar month while not making more than one withdrawal
- No monthly account service fee
- Access your funds 24/7 via internet banking, mobile app and phone banking[#]

Additional Information

Important information for applicants wishing to commence a Student Money Saver account:

- The Student Money Saver Account is available for any person under the age of 18.
- Any person under 13 years of age requires a parent or guardian to open the account as an authorised person. The Student Money Saver account must be opened in the child's name. Whilst transactions should generally be performed online, if transactions do occur in branch they will require the signature of the authorised parent/s or guardian/s.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate.

Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges.

[#] Internet Banking and Mobile App access for Members under the age of 13 is restricted to view only. Authorised parents and/or guardians are permitted full access.

Star Saver

A generous interest rate and no monthly account service fee enables our youngest Members to shoot for the stars with our Star Saver account. Start off a savings journey and form lifelong habits, whilst having fun doing so!



Features and Benefits

- Unlimited free everyday transactions*
- No monthly account service fee
- Competitive interest rates
- 24/7 internet banking access for authorised parents and guardians

Additional Information

- Applicants for a Star Saver account must be under 13 years of age.
- A parent or guardian is required to open the account as an authorised person. The Star Saver account must be opened in the child's name. If transactions occur in a branch they will require the signature of the authorised parent/s or guardian/s.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance on a stepped basis~ with a different interest rate paid for portions of your account balance that fall within set dollar ranges ('steps'). Interest is paid monthly.

* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges.

~ Refer to our website for current interest rate details.

Future Start

The Future Start account recognises the challenge of saving for full-time students and apprentices. Achieve a bonus interest rate by depositing at least \$5 per calendar month, with no more than one withdrawal in the same month.



Features and Benefits

- Unlimited free everyday transactions*
- No monthly account service fee
- 24/7 online, mobile and phone banking access
- Bonus interest rate achieved by depositing at least \$5 per calendar month while not making more than one withdrawal

Additional Information

Important information for applicants wishing to commence a Future Start account:

- The Future Start account is available for Members enrolled as a full-time student at a tertiary educational institution in Australia (Student ID must be provided confirming full-time status) and for Members undertaking an Australian Apprenticeship (proof confirming apprenticeship must be presented).
- All Members must be between 18 to 23 years of age.
- Statements are issued half-yearly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate.

* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges.

Fixed Term Deposits

At Queensland Country we offer several options for Fixed Term Deposits based on the amount of money you wish to deposit, the time that you would like to invest it for and the way you would like to be paid interest. Enjoy the certainty of having a set interest rate locked in for a period of your choice.



Features and Benefits

- No monthly service fees
- Term durations from 3 months to 3 years
- Lock in the interest rate on your savings for a specific period of time
- Minimum deposit of only \$1,000
- Interest paid monthly, annually or at maturity

Additional Information

- Your funds are locked in for the agreed time at the agreed interest rate.
- If you choose to withdraw whole or part of the balance of a Term Deposit prior to maturity an early redemption fee may apply.
- If you wish to add to your term deposit, you can only do so on the maturity date and at the time of reinvestment.

How to contact us

If you have any questions or need more information, please contact us:

Branch Visit our website for a listing of all our branches

Post PO Box 679, Aitkenvale QLD 4814

Phone 1800 075 078

Website queenslandcountry.bank

Email info@queenslandcountry.bank



Queensland Country Bank

Conditions of use

If you would like information about the fees and charges or other information relating to the products mentioned in the brochure, please ask any of our branch staff for the relevant brochure.

Tax file number

Interest earned on all savings accounts must be declared for income tax purposes. If you do not provide us with your Tax File Number or Tax File Number Exemption, we must deduct tax from your interest earned at the highest personal income tax rate. You are not obliged to provide your Tax File Number or Tax File Number Exemption.

The information in this document does not take into account your objectives, financial situation or needs. Before acting on the information you should consider whether it is right for you and seek your own advice.

Read with

This document must be read in conjunction with: Account and Access Facility Conditions of Use, Financial Services Guide and Deposit Interest Rate Schedule, Fees and Charges Brochure, SmartBudget Brochure and SmartBudget Terms and Conditions.