

Personal Loans

Product Information Brochure



**Queensland
Country Bank**

Effective from 16 December 2024

Personal Loans can be a fast, easy and affordable way of financing those things that you've always wanted or have been planning for.

Why choose us for your Personal Loan?

- Same day payments - if you're a Member, you'll receive the money into your Queensland Country bank account the day you accept the loan offer
- Pay off your loan as quick as you like - no early payment fees
- Flexible payment options - for example you can choose to pay weekly, monthly or even yearly
- Choose from a range of secured and unsecured loans, including options for buying a new car, renovating your home or making sustainable choices

Personal Loan products we offer:

- New Car Loan
- Green Car Loan
- Boat Loan
- Reno Loan
- Green Reno Loan
- Unsecured Personal Loan
- Secured Personal Loan

Apply for a Personal Loan

In branch – visit our website for your nearest branch location

Online – visit queenslandcountry.bank

Call us on 1800 075 078

Who is eligible for a Personal Loan?

Our Personal Loans are only available to Members of the Bank. Members must be at least 18 years of age; permanent residents of Australia; and currently live in Australia.

If you're not a Member yet, you will need to open a Membership as part of your application.

Insurance

We offer a range of insurance products that align with our Personal Loans, providing coverage for the following:

- | | |
|---|--|
| • Boat and caravan insurance [^] | We also offer: |
| • Travel insurance [^] | • Health insurance [*] |
| • Car and bike insurance [^] | • Home and contents insurance [^] |
| | • Landlords insurance [^] |

If you are interested in a no obligation quote, please drop into your nearest branch and see one of our friendly staff.

To get a headstart on your insurance, feel free to visit our website to start the quote yourself and our staff will be happy to assist you at any step along the way.

Alternatively, feel free to call us.

For Health insurance enquiries, call 1800 813 415.

For General insurance enquiries, call 1800 075 078.

* We act as agent for the product issuer, HBF Health Limited ABN 11 126 884 786 trading as Queensland Country Health Fund for health insurance coverage. While we can arrange insurance cover for you, your insurance contract is with the insurer and not with Queensland Country Bank Limited. A Product Disclosure Statement may be obtained by calling 1800 075 078 or visiting any branch.

[^] We act as agent for the product issuer, Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance for general insurance products. While we can arrange insurance cover for you, your insurance contract is with the insurer and not with Queensland Country Bank Limited. A Product Disclosure Statement may be obtained by calling 1800 075 078, 1800 753 377 or visiting any branch.

This brochure provides information about our personal loan products and is intended to help you decide on whether to take out a personal loan with Queensland Country and to choose which product best suits your needs.



New Car Loan

Our New Car Loan allows you to purchase any new, demonstration or used car up to three years old* either privately or through a dealership. You can borrow up to 100% of the vehicle's value plus insurance and on-road costs.

Make the most of your loan with a lower variable interest rate than our Secured and Unsecured Personal Loans, flexible loan terms and a variety of repayment options. Best of all you can make additional repayments and pay off your car loan sooner with no early repayment fees.



What you pay

Loan establishment fee

Monthly loan maintenance fee

Goods Security Agreement fee

Features and Benefits

- Variable rate loan[#]
- Low interest rate[#]
- No deposit required
- Borrow up to \$150,000
- Loan terms up to seven years
- Make extra repayments with no fees for paying out the loan early
- Conditional pre-approval available
- Redraw facility available
- Choice of weekly, fortnightly or monthly repayments

Considering a more sustainable option? Our Green Car Loan could be a suitable alternative for financing your hybrid or electric vehicle. Learn more about the Green Car Loan in the following section.

[#] For more information on our car loan interest rates, please refer to queenslandcountry.bank or request a copy of our Loan Interest Rates Schedule from any of our branches.

For full details on fees and charges relating to our secured personal loan, please view our Fees and Charges brochure.

* Age of the car will be determined by the build date.

Green Car Loan

Step into the future with our Green Car Loan, a secured personal loan designed for new or demo electric and hybrid vehicles*

Enjoy a lower interest rate than our standard new car loans, and no monthly maintenance fees.

We're committed to supporting your sustainable choices, making it easier than ever to drive a greener vehicle, while enjoying the benefits of a loan that aligns with your values.



* Age of the car will be determined by the build date. New or demonstrator green vehicles only. A 'green' vehicle is defined as one with emissions intensity that does not exceed 120 grams of CO₂ emissions per km (g/km). This category includes many electric and plug-in hybrid vehicles.

What you pay

Loan establishment fee

Goods security agreement fee

Features and Benefits

- Ability to borrow up to an additional 10% of the initial loan value to fund charging technology to support your sustainable choice
- Variable rate loan[#]
- Flexible loan terms of up to 7 years
- No deposit required
- Increase your bargaining power with pre-approval
- Make extra repayments with no fees for paying out the loan early
- Choice of weekly, fortnightly or monthly repayments
- Redraw facility available
- Borrow up to \$150,000

[#] For more information on our car loan interest rates, please refer to queenslandcountry.bank or request a copy of our Loan Interest Rates Schedule from any of our branches.

For full details on fees and charges relating to our secured personal loan, please view our Fees and Charges brochure. Normal lending, terms, conditions, fees and eligibility criteria apply and are available on request. Consider the relevant Target Market Determination (TMD) available at queenslandcountry.bank.

Boat Loan

Our Boat Loan allows you to purchase a new or used personal and trailerable watercraft up to five years of age*.

Cruise into a lower variable interest rate than our Secured and Unsecured Personal Loans, flexible loan terms and a variety of repayment options. Best of all you can make additional repayments and pay off your Boat Loan sooner with no early repayment fees.



* Age of the watercraft will be determined by the build date.

What you pay

Loan establishment fee

Monthly loan maintenance fee

Goods Security Agreement fee

Features and Benefits

- Variable rate loan[#]
- No deposit required
- Increase your bargaining power with pre-approval
- Make extra repayments with no fees for paying out the loan early
- Borrow up to \$150,000
- Choice of weekly, fortnightly or monthly repayments
- Loan terms up to 7 years
- Redraw facility available

[#] For more information on our personal loan interest rates, please refer to queenslandcountry.bank or request a copy of our Loan Interest Rates Schedule from any of our branches.
For full details on fees and charges relating to our Boat Loan, please view our Fees and Charges brochure.

Reno Loan

Our Reno Loan is an easy and cost-effective way to finance improvements to your home, such as adding a deck, putting in a pool, giving the kitchen or bathroom a makeover, or building a shed.

A Reno Loan can provide you with up to \$60,000 for those smaller home improvements projects without the need to extend your home loan.



What you pay

Loan establishment fee

Monthly loan maintenance fee

Features and Benefits

- Low interest rate[#]
- Variable rate loan[#]
- Add value to your home and increase the equity you have in your property – no new mortgage required to do so!
- No deposit required
- No security required*
- Loan terms up to seven years
- Borrow from \$3,000 up to \$60,000
- Make extra repayments with no fees for paying out the loan early
- Redraw facility available
- Choice of weekly, fortnightly or monthly repayments

Excluded items that cannot be purchased using the Reno loan include:

- Whitegoods and electrical goods that are not hardwired appliances including: fridges, entertainment systems, washing machine, TV's and microwave ovens.
- Household furnishings including: lounges, tables, chairs, beds and rugs.

Looking to make your home more sustainable? Our Green Reno Loan could be a suitable alternative for financing eco-friendly renovations like installing solar panels or insulation in your home. Learn more in the following Green Reno Loan section.

* Security is not available on the Reno Loan. If security is deemed a requirement for your application's approval, a Reno loan is not available. We will contact you to discuss alternative loan options.

For more information on our Reno Loan interest rates, please refer to queenslandcountry.bank or request a copy of our Loan Interest Rates Schedule from any of our branches.

For full details on fees and charges relating to our secured personal loan, please view our Fees and Charges brochure.

Green Reno Loan

The Green Reno Loan is the perfect solution for homeowners looking to make sustainable upgrades without needing a new mortgage.

With no establishment or monthly fees, you can borrow up to \$60,000 at a low interest rate to fund eco-friendly home improvements like solar panels, insulation, or an electric vehicle charging station.

Enjoy flexible repayment terms of up to ten years, with no limits on additional repayments. Plus, no security is required.



What you pay

No establishment or monthly loan maintenance fees apply

Features and Benefits

- Energy efficient purchases for your home - no new mortgage required to do so!
- No limits on making additional repayments
- Low interest rate[#]
- Variable rate loan[#]
- No security required
- No establishment or monthly loan maintenance fees
- Borrow from \$3,000 to \$60,000 for your eco home improvements and renovation project
- Terms of up to 10 years
- Choice of weekly, fortnightly or monthly repayments
- Redraw facility on your loan

You can use our Green Reno Loan for any of the following eco-friendly purchases:

- Solar panels for your residential property
- Solar or heat pump hot water system
- Insulation
- Battery packs
- At home electric vehicle charging station
- Double glazed windows
- Installation costs for the above purchases can also be included in your Green Reno Loan.

[#] For more information on our Green Reno Loan interest rates, please refer to queenslandcountry.bank or request a copy of our Loan Interest Rates Schedule from any of our branches.

^{*} For full details on fees and charges relating to our Reno Loan, please view our Fees and Charges brochure. Normal lending, terms, conditions, fees and eligibility criteria apply and are available on request. Consider the relevant Target Market Determination (TMD) available at queenslandcountry.bank.

Unsecured Personal Loan

If you're looking for a loan that doesn't require security to be provided, then our Unsecured Personal Loan may be just right for you.

Our unsecured loans are available for amounts between \$1,000 and \$60,000. With flexible loan terms and a variety of repayment options, you can easily use your Unsecured Loan to fund a wedding or holiday, buy household goods, invest in shares, or consolidate your debts into one manageable loan.

Best of all, you can make additional repayments and pay off your loan sooner with no early repayment fees.



What you pay

Loan establishment fee

Monthly loan maintenance fee

Features and Benefits

- Variable rate loan[#]
- No deposit required
- Loan terms of up to five years
- Borrow up to \$60,000[^]
- Make extra repayments with no fees for paying out the loan early
- Conditional pre-approval available
- Redraw facility available
- Choice of weekly, fortnightly or monthly repayments

What can I use an Unsecured Personal Loan for?

- Fund a well-earned holiday or travel plans
- Computers, equipment, TVs and other household goods
- Buy furniture and white goods
- Purchase investments such as shares and managed funds
- Consolidate your personal debts into one manageable loan^{*}
- Fund a special event such as your wedding

[#] For more information on our personal loan interest rates, please refer to queenslandcountry.bank or request a copy of our Loan Interest Rates Schedule from any of our branches.

[^] In special circumstances we may consider loans over \$20,000.

For full details on fees and charges relating to our unsecured personal loan, please view our Fees and Charges brochure.

Secured Personal Loan

If you're looking to buy a used car, boat, caravan or motorcycle, or to make another significant purchase, then our Secured Personal Loan might be just what you're looking for.

By providing us with security over your loan (such as a motor vehicle, boat, motorcycle or caravan), we're able to offer you a lower interest rate and a higher borrowing amount than is otherwise available under an Unsecured Personal Loan option.



What you pay

Loan establishment fee

Monthly loan maintenance fee

Goods Security Agreement fee

Features and Benefits

- Variable rate loan[#]
- No deposit required
- Loan terms of up to seven years
- Borrow up to \$150,000
- Make extra repayments with no fees for paying out the loan early
- Conditional pre-approval available
- Redraw facility on your loan
- Choice of weekly, fortnightly or monthly repayments

What can I use a secured Personal Loan for?

- Purchase a car
- Buy a boat, caravan or motorcycle
- Fund a well-earned holiday or travel plans
- Purchase furniture, white goods, computers, TV's and other household goods
- Purchase investments such as shares and managed funds
- Consolidate your personal debts into one manageable loan
- Fund a special event such as your wedding

[#] For more information on our personal loan interest rates, please refer to queenslandcountry.bank or request a copy of our Loan Interest Rates Schedule from any of our branches.

For full details on fees and charges relating to our secured personal loan, please view our Fees and Charges brochure.

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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

Loan applications are subject to the Bank's normal eligibility criteria and approval. Fees and Charges are payable. Full terms and conditions will be included in the loan offer.

This brochure provides information about our personal loan products and is intended to help you decide on whether to take out a personal loan with Queensland Country and to choose which product best suits your needs.

Read with

This document is to be read in conjunction with: Fees and Charges brochure, Credit Guide, Loan Interest Rate Schedule.

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