



Supplementary Brochure: Home Loans Product Information Brochure

Effective from 30 May 2025

This Supplementary Brochure dated 30 May 2025 details changes to the Queensland Country Bank Limited Home Loans Product Information Brochure dated 16 December 2024 and must be read in conjunction with this Home Loans Product Information Brochure.

Amendment to Home Loans Product Information Brochure

Effective 30 May 2025

Page 3 – Who is eligible for a home loan?

The owner occupier and residential investment home loans apply only where a Standard Residential Security is provided.

Page 5 – Ultimate Home Loan Package;

Page 7 – Standard Variable Rate Home Loan; and

Page 9 – Fixed Rate Home Loan;

Additional Information:

Replace “Maximum loan to valuation ratio of 80% without Lenders Mortgage Insurance (LMI) or up to 95% (owner-occupied) or 90% (investment) where LMI is approved*”

With “Maximum loan to value ratio of 80% without Lenders Mortgage Insurance (LMI) or up to 95% (Owner-Occupied and Investment) where LMI is approved*”

Home Loans

Product Information Brochure



**Queensland
Country Bank**

Effective from 16 December 2024

Whether you're buying, building, investing, refinancing or renovating, we have a Home Loan to suit your needs.

We offer a range of flexible Home Loan options for you to choose from, with competitive rates and great features that are designed to make your life easier and help you achieve your financial goals.

We know it's more than just the loan, so we're here to support you through every step of your home buying journey. We'll take the time to understand your goals, and provide genuine advice and honest answers.

Home Loan Products we offer:	
Ultimate Home Loan Package Our signature variable rate or fixed rate Home Loan packed full of features and discounts.	4
Standard Variable Rate Home Loan Enjoy flexibility and potential savings with a Standard Variable Rate Home Loan.	6
Standard Fixed Rate Home Loan Lock in stability and peace of mind for a set term with a Standard Fixed Rate Home Loan.	8
Home Equity Loan Borrow against equity in an existing residential property.	10
Line of Credit Borrow against your home equity with flexible, ongoing credit access	12
Mortgage Offset Account Offset your mortgage interest with savings and access those funds anytime.	14

Apply for a Home 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 Home Loan?

Our Home Loans are only available to Members of the Bank. Opening a Membership is a simple process which you can do in branch or online as part of your application.

To apply for this product Members must be at least 18 years of age, currently live in Australia and be an Australian Citizen, New Zealand citizen or Australian permanent resident.

Insurance

We offer a range of Home Loan insurance products through our insurance partners who can provide cover for the following:

- Home and contents insurance[^]
- Landlords insurance[^]

We also offer:

- Health insurance*
- Boat and caravan insurance[^]
- Travel insurance[^]
- Car and bike insurance[^]

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

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 or visiting any branch.

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

Ultimate Home Loan Package

If you want a home loan with lots of features and discounts, consider our Ultimate Home Loan Package.

Our Ultimate Home Loan Package bundles together your home loan, accounts, and our credit cards to provide you with a complete banking package. Residential investment loans can also be included under a single fee.

Enjoy establishment fee waivers on personal loans, no annual credit card fees, and access to discounted insurance.



What you pay

- Annual package fee[~]

Features and Benefits

- Multiple owner-occupied and residential investment home loans are available under the one package fee (including fixed rate options)
- Discounted variable or fixed interest rate[#]
- Your choice to arrange payments weekly, fortnightly or monthly
- Up to five 100% mortgage offset accounts on variable principal and interest loans
- A 100% mortgage offset account for any other home loan under the package
- Redraw facility available
- No penalties for extra repayments on variable rate loans
- Available for interest only repayments to approved applicants
- Packages together home loan, credit card and accounts
- Available where total borrowings from the Bank are \$100,000 and over
- No mortgage document, monthly loan maintenance or establishment fees
- 10% discount on home and contents insurance for the first year⁺
- No annual fee on Visa credit card and Visa My Rewards[~]
- No establishment and monthly fees on personal loans[~]
- No upfront fees on unsecured personal loans[~]
- No monthly fee on All Access Accounts

Additional Information

- Maximum loan to valuation ratio of 80% without Lenders Mortgage Insurance (LMI) or up to 95% (owner-occupied) or 90% (investment) where LMI is approved^{*}
- Interest is calculated on the daily balance and charged at the end of each month
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current

Normal lending criteria, terms and conditions apply.

[#]For more information on our home 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 products, please view our Fees and Charges brochure. Please be aware that variable interest rates may change at any time without agreement.

^{*}Maximum LVR may vary depending on the location and type of any security property and the purpose of the loan.

⁺Discount applies where insurance policies are arranged through Queensland Country Bank Limited. Product issuer is Insurance Australia Limited ABN 11 000 016 722 AFSL 227 681 trading as CGU Insurance.

Standard Variable Rate Home Loan

Home loans don't need to be complicated. Our Standard Variable Rate Home Loan is a simple, easy to manage product suitable for owner-occupiers, residential investors, and those purchasing vacant land.

Enjoy the freedom to make additional repayments anytime while maintaining the flexibility to redraw[^] extra payments online or over the counter.

Pair your loan with a 100% mortgage offset account to reduce the amount of monthly interest you pay on your home loan each month.



What you pay

- Establishment fee[~]
- Documentation fee[~]
- Monthly loan maintenance fee[~]

Features and Benefits

- Owner-occupied and residential investment loans
- Variable interest rate[#]
- Your choice to arrange payments weekly, fortnightly or monthly
- 100% mortgage offset account
- Redraw facility
- No penalties for extra repayments
- Available for interest only repayments to approved applicants
- Available for a range of purposes, including purchase of an existing house, vacant land, refinance and other eligible purposes
- Loan terms of up to 30 years

Additional Information

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Fixed Rate Home Loan

Our fixed rate loan offers the best of both worlds: peace of mind from a fixed rate and the flexibility of a full range of home loan benefits, including a 100% mortgage offset account.

Enjoy the certainty of knowing your regular repayments for a set period, protecting you from interest rate fluctuations and allowing you to budget more effectively with a predictable, fixed amount.

After the fixed period, the loan will revert to a standard variable rate home loan, with the option to re-fix the loan again for a fee.



What you pay

- Establishment fee~
- Documentation fee~
- Monthly loan maintenance fee~

Features and Benefits

- Owner-occupied and residential investment loans
- Your choice to arrange payments weekly, fortnightly or monthly
- 100% mortgage offset account
- Redraw facility available
- Ability to make additional repayments not exceeding \$10,000 per year in addition to your contracted repayments
- Available for interest only and interest in advance payments for approved applicants#
- Certainty of your interest rate# for a period of one, two or three years
- Safeguard against interest rate rises for the fixed period
- Available for a range of purposes, including purchase of an existing house, vacant land, refinance and other eligible purposes
- Loan terms of up to 30 years

Additional Information

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Home Equity Loan

Our home equity loan allows you to fund home improvements, renovations, purchase a car or meet other worthwhile needs by borrowing against the equity in your existing residential property.

For example, if your house is valued at \$400,000, using our Home Equity Loan, you could borrow up to 90%* of its value. This means you could borrow up to \$360,000 to achieve your goals.



What you pay

- Establishment fee~
- Documentation fee~
- Monthly loan maintenance fee~

Features and Benefits

- Borrow up to 90% of the value of your property
- Owner-occupied and investment loans
- Variable interest rate#
- Your choice to arrange payments weekly, fortnightly or monthly
- No penalties for extra repayments
- Loan terms of up to 10 years
- 24/7 internet banking, and mobile app access

Additional Information

- Maximum loan to valuation ratio of 80% without Lenders Mortgage Insurance (LMI) or up to 90% where LMI is approved*
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Line of Credit

Our Line of Credit is an overdraft facility that provides you with the ability to continually draw up to your credit limit at any time. Its flexibility allows you to pay off as much or as little as you like (provided the Line of Credit remains under the credit limit) and provides you with a continual source of credit without having to worry about extra applications or establishment fees.

A line of credit can be used for a variety of purposes such as short-term investing, renovating to sell a property, a short-term loan or simply wanting to use the equity in your property to make large purchases and pay bills. It can also be useful when you have an upcoming expense that you need credit for but don't have a definite cost or timeframe.

We lend up to 80% of the value of your property.



What you Pay

- Establishment fee (waived if part of Ultimate Home Loan Package)[~]
- Annual fee[~]
- Documentation fee (waived if part of Ultimate Home Loan Package)[~]

Features and Benefits

- Have your pay deposited directly into the Line of Credit to reduce any interest charged and access your funds like a regular transaction account
- Borrow up to 80% of the value of your property
- Variable interest rate[#]
- No set repayments (interest only repayments are required if you reach your limit)
- Continual, cost effective credit facility
- 24/7 internet banking, and mobile app access
- Visa Debit card access, with your choice of card design

Additional Information

- Maximum loan to valuation ratio of 80%*
- Interest[#] is calculated on the daily balance and charged at the end of each month
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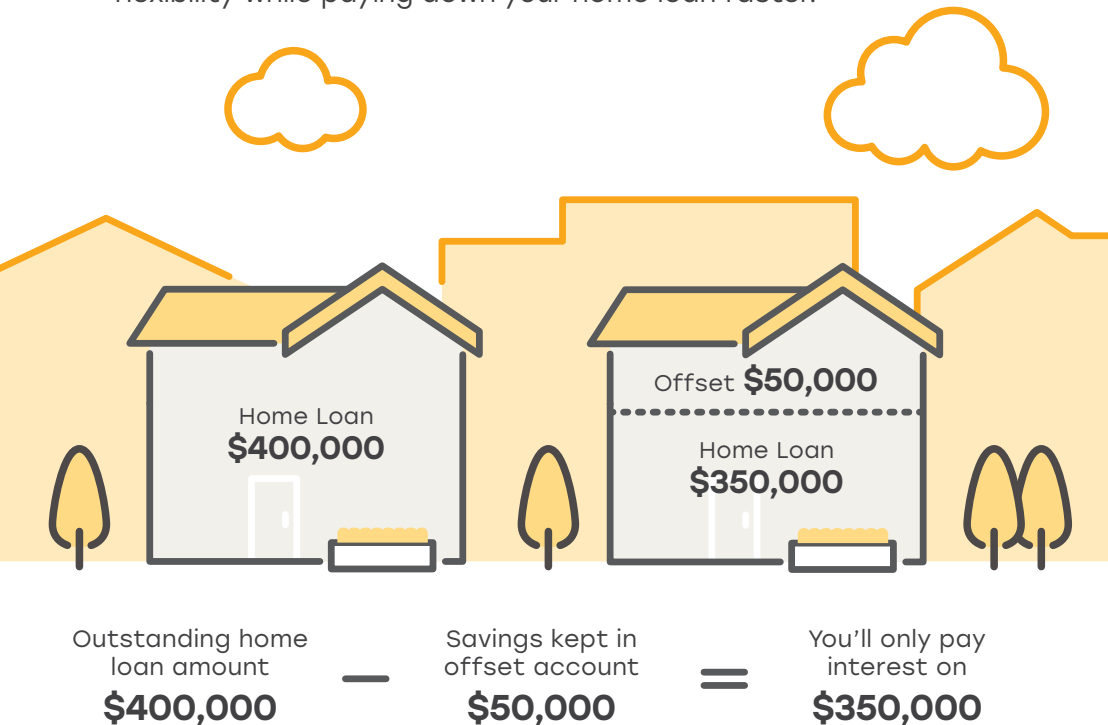
Mortgage Offset Account

Mortgage Offset is a savings account linked to your Ultimate Home Loan Package, Standard Variable Rate Home Loan or Fixed Rate Home Loan. It can help you save interest and possibly own your home sooner by offsetting the balance of your transaction account from what you owe on your loan prior to the calculation of monthly interest.

It's a great way to ensure all your money is working to reduce the interest you pay on your home loan, while providing the flexibility of a full-access everyday transaction account.

For example, if you have a loan of \$400,000 and \$50,000 in your offset account, you only pay interest on \$350,000.

This means you pay less interest, and you still have access to your savings for emergencies or other needs, giving you more flexibility while paying down your home loan faster.



Features and Benefits

- Balance of your offset account 'offsets' the interest on your home loan balance
- Available on owner-occupied and residential investment loans
- 100% offset benefit
- No monthly service fee
- Unlimited free everyday transactions*
- No minimum opening balance or withdrawal fee
- 24/7 internet banking, and mobile app access Pay your bills using BPAY®
- Visa Debit card access, with your choice of card design

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

All interest rates quoted are per annum and are calculated on a daily basis. Rates are subject to change without notice.

Before acquiring this product you should read the Account and Access Facility Conditions of Use brochure and the terms and conditions provided upon application to consider whether it is right for you.

(R) Registered to BPAY Pty Ltd ABN 69 079 137 518

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 home loan products and is intended to help you decide on whether to take out a home 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 and Financial Services Guide.

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.