



Supplementary Brochure: Personal Savings and Transaction Accounts Product Information Brochure

This Supplementary Brochure, dated 27 June 2025, is issued by Queensland Country Bank Limited to update the Personal Savings and Transaction Accounts Product Information Brochure dated 12 June 2025. It contains the following amendments, which should be read in conjunction with the original brochure.

Amendments to Personal Savings and Transaction Accounts Product Information Brochure

Effective 1 July 2025

Page 7 – Pension Plus

Additional Information

Replace:

"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')"

With:

"Interest is calculated daily and paid monthly on a stepped basis with a different interest rate paid for the portions of your account balance that fall within set dollar ranges ('steps')."

Personal Savings and Transaction Accounts

Product Information Brochure

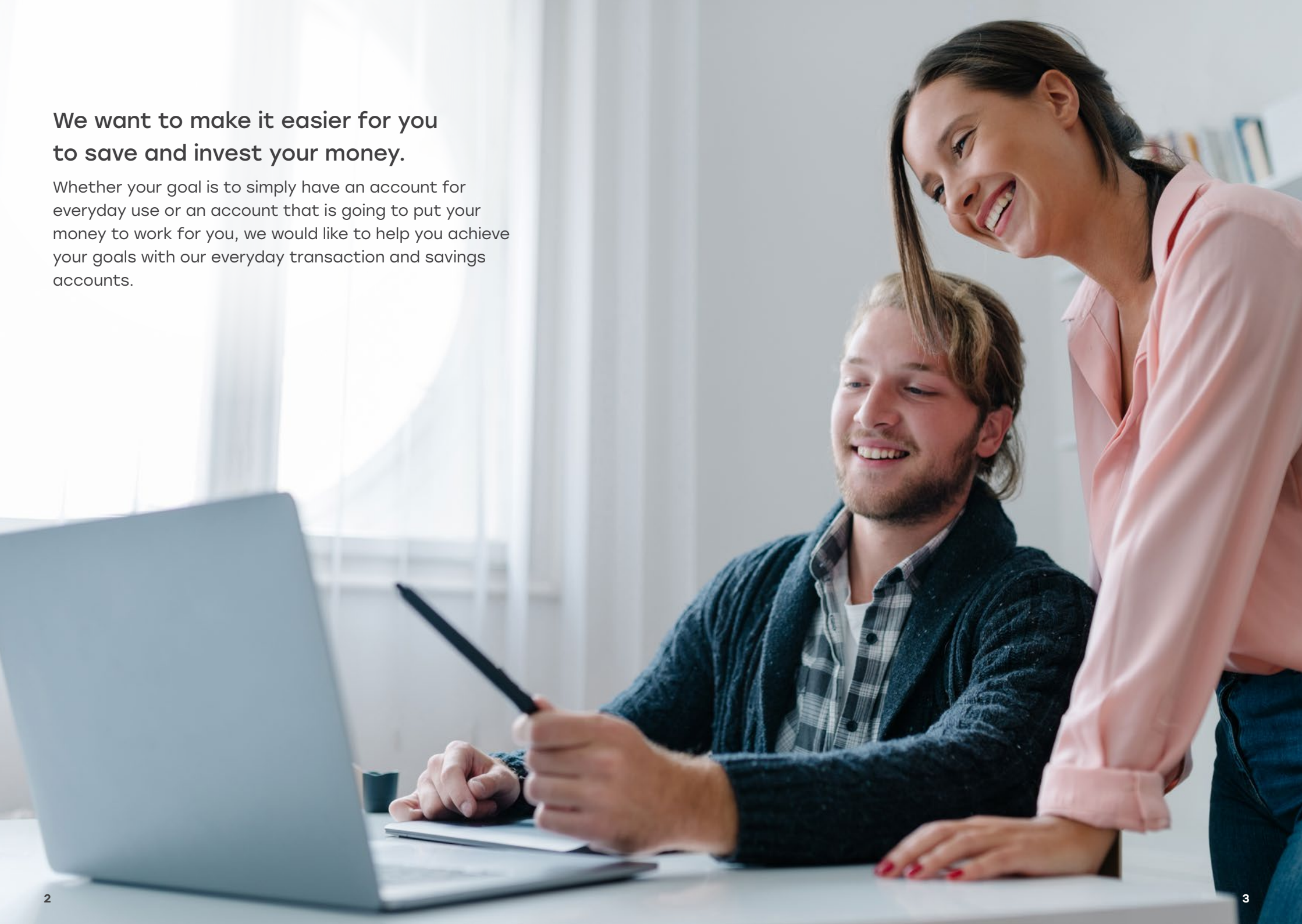


**Queensland
Country Bank**

Effective from 12 June 2025

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. Enjoy seamless access to your funds with a Visa Debit Card, supported by your digital wallet, mobile app, internet banking, and in-branch face-to-face services securely.



Features and Benefits

- Free everyday transactions*
- No monthly fee if conditions are met (see waiver eligibility below)**
- Visa Debit card access, with your choice of card design[#]
- Access your money 24/7 via internet banking or the mobile app[#]
- Self managed card controls available in case of a lost or stolen card
- Use your card when you travel overseas*
- Withdraw and deposit money using Bank@Post^^
- Transfer money almost instantly between eligible financial institutions 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 monthly balance and paid monthly.

Are you a full time student, or apprentice aged 18 to 23? If so, you may be eligible for additional benefits with our Learners and Earners All Access account. Visit page 8 for more information.

* 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.

** 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; 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.

^^ Subject to the availability of cash at the outlet, any withdrawal is limited to \$2,000 per account, per transaction.

Restrictions apply for Members aged 13 to 15.

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

Pension Plus

The all-in-one Pension Plus account is tailored for Members aged 65 and over, offering easy access and the freedom to manage your finances effortlessly. It allows you to have the convenience and efficiency to spend and save within the same account.

With card access and the option to conduct banking via face-to-face or digitally, you'll have peace of mind that you can choose the access method that best suits you.



Features and Benefits

- A simple savings and transactions account with no special criteria required to earn interest[^]
- Free everyday transactions*
- No monthly account service fee
- Visa Debit card access, with your choice of card design
- Access your money 24/7 via internet banking or the mobile app
- Self managed card controls available in case of a lost or stolen card
- Use your card when you travel overseas*
- Withdraw and deposit money using Bank@Post ^{^^}
- Transfer money almost instantly between eligible financial institutions using Osko[^]
- Access your funds via Apple Pay, Google Pay and Samsung Pay
- Flexibility to 'hide' your account in internet banking and the mobile app to help you stay focused on saving.

Additional Information

- Applicants for a Pension Plus account must be 65 years of age or older.[#]
- Statements are issued twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- 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.

[#] The age restriction may be lowered by exception for Members in receipt of an aged pension from the Department of Veteran Affairs.

^{*} 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 Account and Access Facility Conditions of Use brochure for more information

^{^^} Subject to the availability of cash at the outlet, any withdrawal is limited to \$2,000 per account, per transaction.

Learners & Earners All Access

Our Learners and Earners All Access account is designed for young Members studying full-time or completing an Australian apprenticeship. Stay in control of your money with secure banking and no monthly fees. Access your funds your way, through your Visa Debit Card, digital wallet, mobile app, internet banking, or in-branch support.



Features and Benefits

- Free everyday transactions*
- No monthly account service fee
- Visa Debit card access, with your choice of card design
- Access your money 24/7 via internet banking or the mobile app
- Self managed card controls available in case of a lost or stolen card
- Use your card when you travel overseas*
- Withdraw and deposit money using Bank@Post^^
- Transfer money almost instantly between eligible financial institutions 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 twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- Interest is calculated on the minimum monthly 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.

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

^^ Subject to the availability of cash at the outlet, any withdrawal is limited to \$2,000 per account, per transaction.

Online Saver

Whether you're saving for a holiday, a car or a home, the Online Saver is a versatile savings account designed to help you grow your balance.

Enjoy no monthly fees and the option to bank face-to-face in branch or digitally.

Plus, there are no special criteria to earn interest, just a simple way to grow your savings.



Features and Benefits

- A simple savings account with no special criteria required to earn interest
- No monthly account service fee*
- Transfer funds between accounts free of charge*
- Access your money 24/7 via internet banking or the mobile app[#]
- Flexibility to 'hide' your account in internet banking and the mobile app to help you stay focused on saving.

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 are typically performed online, if transactions do occur in branch they will require the signature of the authorised parent/s or guardian/s.
- Statements are issued twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- 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.

[#] Restrictions apply for Members aged 10 to 15. Authorised parents and/or guardians are permitted full access.

Bonus Saver

An account which rewards the dedicated saver, the Bonus Saver is a higher interest savings account which offers a competitive bonus interest rate when at least \$20 is deposited per calendar month, without withdrawing money.

The bonus interest, combined with the absence of card access, could provide an 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 money 24/7 via internet banking or the mobile app
- Flexibility to 'hide' your account in internet banking and the mobile app to help you stay focused on saving.

Additional Information

- Applicants for a Bonus Saver account must be at least 18 years of age.
- Statements are issued twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- Interest is calculated on the minimum daily balance and paid monthly.

Are you a full time student, or apprentice aged 18 to 23? If so, you may be eligible for additional benefits with our Future Start account.

Visit [page 22](#) for more information.

* 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.

** To Achieve the bonus rate of interest you must deposit at least \$20 in a calendar month. Bonus interest is not earned in any month where a withdrawal or transfer is made from the account, regardless of whether that transaction is made within the free allowance for that calendar month.

Christmas Club

An account designed specifically to save for the festive season. Make regular deposits throughout the year to help reduce financial stress and take advantage of a savings interest rate, all while avoiding the temptation of card access.

You can even hide your account from view in internet banking or the mobile app. With the Christmas Club account, you can prepare for the holidays ahead of time, allowing you to enjoy a stress free holiday season.



Features and Benefits

- Deposit regularly through the year and watch your savings grow
- No monthly account service fee*
- Access your money 24/7 via internet banking or the mobile app[#]
- Flexibility to 'hide' your account in internet banking and the mobile app to help you stay focused on saving.

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 twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- 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.

[#] Restrictions apply for Members aged 13 to 15.

Star Saver

Introduce your kids to the basics of money with the Star Saver account.

With an attractive interest rate and no monthly fee, it's perfect for helping our youngest Members start their savings journey, build lifelong habits, and have fun along the way as they shoot for the stars!



Features and Benefits

- 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.
- Children under the age of 13 require a parent or guardian to open the account as an authorised person. The Star 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 twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- 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.

[#] Restrictions apply for Members aged 10 to 13. Authorised parents and/or guardians are permitted full access.

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 helps young Members build healthy saving habits while working towards their goals.



Features and Benefits

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

Additional Information

- 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 typically 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 twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- 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.

[#] Restrictions apply for Members aged 10 to 15. Authorised parents and/or guardians are permitted full access.

Future Start

The Future Start account is a high interest savings account for full time students and apprentices which rewards the dedicated saver.

The account offers an attractive bonus interest rate when at least \$5 per calendar month is deposited, with no more than one withdrawal in the same month.

The bonus interest, combined with the absence of card access, provides an effective way to grow your savings.

Features and Benefits

- Free everyday transactions*
- No monthly account service fee*
- Access your money 24/7 via internet banking or the mobile app
- Bonus interest rate achieved by depositing at least \$5 per calendar month while not making more than one withdrawal in the same month
- Flexibility to 'hide' your account in internet banking and the mobile app to help you stay focused on saving.

Additional Information

- Applicants for a Future Start account must be between 18 to 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 twice a year and can be received either electronically or by post. Please ensure your contact details are current. You can also adjust the frequency of your statements at any time.
- 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.



SmartBudget

SmartBudget is a clever bill paying and budgeting tool that helps you plan and manage your finances for the year ahead.

By making regular deposits into the account, you can nominate bills and expenses to be paid over a 12 month period.

SmartBudget calculates how much to set aside each pay cycle, ensuring payments are made on time.

With features like a 'Rainy Day' fund for unexpected costs and an online portal for easy monitoring, SmartBudget helps take the stress out of financial management.

You can also renew your agreement annually, making it a convenient way to stay on top of your finances year after year.

What you pay

- Low monthly service fee*

Features and Benefits

- Choose from direct debit, automatic transfer and manual payment options.
- We won't charge you fees or interest if your account becomes overdrawn and we'll still pay your bills.**
- Set up your required deposits on the same schedule as your pay so you know exactly how much money you have left to spend (or save).
- Pay eligible bills and expenses quickly and easily online, via the mobile app or in branch.#
- Receive reminders and alerts when bills are coming due – to help you never miss a due date again.
- We can automatically add a 10% contingency to variable bills, creating your possible safety net for unexpected increases. Any unused contingency becomes your 'Rainy Day' fund for future bills.

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

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

* 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.

** 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.

^ Subscriptions can only be included in a SmartBudget agreement if the third-party subscription service provider allows payments via Direct Debit, BPAY® or EFT..

Fixed Term Deposits

A Fixed Term Deposit is a secure investment where you deposit a set amount of money for a fixed period, earning a guaranteed interest rate. 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. With a minimum deposit of just \$1,000 you can enjoy the certainty of having a set interest rate locked in for an agreed period of your choice.



Features and Benefits

- No monthly service fees
- Term durations from three months to three 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

- Applicants for a Fixed Term Deposit must be at least 13 years of age
- 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.

* 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.

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, Target Market Determination, Financial Services Guide and Deposit Interest Rate Schedule, Fees and Charges Brochure, SmartBudget Brochure and SmartBudget Terms and Conditions.