

Supplementary Brochure: Home Loans Product Information Brochure

This Supplementary Brochure, dated 16 May 2024, is issued by Queensland Country Bank Limited to update Home Loans Product Information Brochure dated 28 February 2020. It contains the following amendments, which should be read in conjunction with the original brochure.

Amendments to Home Loans Product Information Brochure

Effective 16 May 2024

Page 13 – Line of Credit

Replace: “Access to your funds via: phone banking, online banking, branches, cheque, ATM & EFTPOS, BPAY”

With: “Access to your funds via: online banking, branches, ATM & EFTPOS, BPAY”.

Page 15 – Mortgage Offset

Replace: “Unlimited access to internet banking, mobile banking and phone banking”

With: “Unlimited access to internet banking and mobile banking”

Effective 01 July 2023

Page 3 – General Information

Replace: “Private health insurance is provided by Queensland Country Health Fund Ltd ABN 18 085 048 237, a registered private health insurer and related body corporate of Queensland Country Bank Limited”.

With: “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”.

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Effective 24 February 2023

Page 5 – Ultimate Home Loan Package

Features and Benefits:

Replace: “100% mortgage offset account for owner-occupied home loans”

With: “100% mortgage offset account for owner-occupied home loans and residential investment loans”.

Replace: “Redraw facility on owner-occupied home loans”

With: “Redraw facility on owner-occupied and residential investment loans”.

Page 15 – Mortgage Offset Account

Features and Benefits:

Replace: “Available to Credit Union personal Members on all eligible home loan products where the linked home loan is secured by the Members owner-occupied property”

With: “Available on owner-occupied and residential investment loans under the Ultimate Home Loan Package and owner-occupied standard variable rate and fixed rate home loans”.

Replace: “100% offset benefit on single residential variable or fixed rate home loans”

With: “100% offset benefit”.

Effective 1 November 2022

Page 5 – Ultimate Home Loan Package

Features and Benefits:

Replace: “No annual fee on Rewarder credit card rewards program”

With: “No annual fee on Visa My Rewards credit card”

Effective 24 February 2023

Page 5 – Ultimate Home Loan Package

Features and Benefits:

Replace: “100% mortgage offset account for owner-occupied home loans”

With: “100% mortgage offset account for owner-occupied home loans and residential investment loans”.

Replace: “Redraw facility on owner-occupied home loans”

With: “Redraw facility on owner-occupied and residential investment loans”.

Page 15 – Mortgage Offset Account

Features and Benefits:

Replace: “Available to Credit Union personal Members on all eligible home loan products where the linked home loan is secured by the Members owner-occupied property”

With: “Available on owner-occupied and residential investment loans under the Ultimate Home Loan Package and owner-occupied standard variable rate and fixed rate home loans”.

Replace: “100% offset benefit on single residential variable or fixed rate home loans”

With: “100% offset benefit”.

Effective 1 November 2022

Page 5 – Ultimate Home Loan Package

Features and Benefits:

Replace: “No annual fee on Rewarder credit card rewards program”

With: “No annual fee on Visa My Rewards credit card”