



Queensland
Country Bank

Broker Bulletin

Keeping you updated on the latest information from the
Queensland Country Bank Broker Team.

Visit the Broker Portal

June 2025

Interest rate changes and opportunity continue!

We are pleased to confirm we will be making interest rate decreases across a number of our loan products with a benefit to both our existing and potential new Members.

Effective 4th June our current Special Variable Package Rates will decrease. The reduction in these special rates aligns with the recent RBA rate cut decision. Our fixed special rates could give new borrowers greater certainty of their repayments for the next three years. For refinancers and new purchases alike, these specials could be a welcome reprieve as many continue to face cost of living pressures.

New borrowers could benefit from the same low fixed rates regardless of whether they choose principal and interest repayments or interest only for both owner occupiers and residential investments. Visit our website or Broker Portal for all updated Interest Rate Schedules.

Changes are coming for the Broker Portal

As part of our ongoing efforts to improve your experience, we're making some important updates to the Broker Portal.

What's Changing?

To enhance security, access to the portal will soon require an authorised User ID and Password. This added layer of protection ensures all information remains safe and secure.

What's in it for you?

Alongside this security upgrade, we will be rolling out improvements to better support you:

- **More robust training resources** to help you stay informed and confident
- **Simplified access to policy documents** so you can find what you need, faster
- **A more intuitive portal experience** that makes your day-to-day easier

We're excited about these enhancements and confident they'll make your interactions with us even smoother and more productive with more information around user access to be provided in the weeks ahead.

Housing Australia Scheme - Availability

There is a possibility that the places for the FHBG and RFHBG will be exhausted for the first time later in June. Please ensure that you prioritise your pipeline management for borrowers looking to access the Scheme ahead to 30 June.

Places remaining	
First Home Guarantee (FHBG)	3536
Family Home Guarantee (FHG)	1497
Regional First Home Buyer Guarantee (RFHBG)	553

Special 3 Year Fixed Rate Package

Our **3 Year Special Fixed Rate Ultimate Home Loan Package** offers a very sharp rate at 4.99% p.a. (comparison rate 5.89% p.a.) for owner occupied borrowers (<80% LVR)¹. We are also offering competitive rates available for interest only.

For variable options, we continue to offer the **Special Variable Ultimate Home Loan Package** at 5.49% p.a. for Owner Occupied Borrowers² (5.85% p.a. comparison rate), up to 80% LVR and **Special Variable Home Loan Package**³ for Investors at 5.69% p.a. (6.05% p.a. comparison rate).

SPECIAL 3 YEAR FIXED
PACKAGE RATE (<80%)

4.99%

COMPARISON RATE

5.89%



Queensland
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Celebrate your
savings with a home
loan worth waiting for!

As always, please reach out if you've got any questions or would like to discuss any of your deals, or [take a look at our latest rates](#).

News and tips

Tips for all submissions

To support all loan submissions we have a **Broker Portal** with access to supporting documents and resources to ensure a positive experience when submitting a loan.

You will find a **'Tips for all submissions'** document accessible via the Broker Portal. It contains useful information to assist with the following:

- Attaching supporting documents - tips for providing documentation.

Note - Personal membership forms are to have Members' 'Wet' signatures (Docu-sign is not acceptable)
- AIP renewals - tips to assist with the process
- Housing Guarantee Scheme - tips for meeting compliance and eligibility requirements
- Notes for submissions - tips for moving a submission through faster

Turn-around times

Home Loans	
From date of submission to Lender's desk	1-2 business days
From Lender to Assessment	2-3 business days
Assessment to Formal / Preapproval	3 business days

Personal Loans	
From date of submission to Lender's desk	3 business days
From Lender to Assessment	2 business days
Assessment to Formal / Preapproval	2 business days

Once a personal loan is approved, we can move to online sign up and funding within same day as needed.

Broker Portal

We continually update [queenslandcountry.bank/broker](#) with resources for your applications. Please ensure you always access our calculators, tools and key information direct from the website, this ensures you are always using the most current information. Please do not save copies on your computer.

Latest updated documents

[Tips for all submissions](#)
[Loan Affordability Calculator](#)
[Acceptable income guide](#)

Share Your Feedback!

We strive to continually improve the way we do things. Share your feedback with us at [queenslandcountry.bank/broker](#)

Get in touch

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All interest rates quoted are per annum and rates are subject to change without notice. Special offers may be withdrawn at any time before a loan contract is entered into.

Must read information:

¹Special 3 Year Fixed Package Rate (<80%) - Owner Occupied

This product is available from 22 May 2025 under Ultimate Home Loan Package for new principal and interest loans, minimum new borrowings of \$100,000 and 80% maximum loan to value ratio. Not available for the restructure of existing loan facilities with us. Offer includes a 2.5% discount off the Principal and Interest Standard Variable Rate for the life of the loan as detailed in the loan contract and is subject to withdrawal any time before the loan contract is entered into.

Comparison rate calculated on a secured loan of \$150,000 over a 25 year term based on monthly repayments.

²Special Variable Package Rate (<80%) - Owner Occupied

This product is available from 4 June 2025 under Ultimate Home Loan Package for new owner-occupied principal and interest loans, minimum new borrowings of \$100,000 and 80% maximum loan to value ratio. Not available for the restructure of existing loan facilities with us. Offer includes a 2.75% discount off the Principal and Interest Standard Variable Rate for the life of the loan as detailed in the loan contract and is subject to withdrawal any time before the loan contract is entered into.

Comparison rate calculated on a secured loan of \$150,000 over a 25 year term based on monthly repayments.

³Special Variable Package Rate (<80%) - Investors

This product is available from 4 June 2025 under Ultimate Home Loan Package for new residential investment principal and interest loans, minimum new borrowings of \$100,000 and 80% maximum loan to value ratio. Not available for the restructure of existing loan facilities with us. Offer includes a 2.55% discount off the Principal and Interest Standard Variable Rate for the life of the loan as detailed in the loan contract and is subject to withdrawal any time before the loan contract is entered into.

Comparison rate calculated on a secured loan of \$150,000 over a 25 year term based on monthly repayments.

^WARNING: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. A comparison rate schedule is available at any Queensland Country Bank branch.

Rates and fees effective: 4th June 2025 Fees and charges are payable. Normal lending criteria, terms and conditions apply and are available on request.

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