

BUSINESS INTEREST RATES

Fixed Term Deposit Interest Rates (Effective from Tuesday 15th April 2025)

Table A - Interest Paid at Maturity

Investment Amount	Terms and Interest Rates				
	3 – 5 months	6 – 11 months	12 months	2 Years	3 Years
\$1,000 < \$5,000	3.40%	3.80%	4.40%	3.80%	3.80%
\$5,000 < \$20,000	3.40%	3.80%	4.40%	3.80%	3.80%
\$20,000 < \$50,000	3.40%	3.80%	4.40%	3.80%	3.80%
\$50,000 < \$1,000,000	3.40%	3.80%	4.40%	3.80%	3.80%
\$1,000,000 +	Please contact Queensland Country Bank for interest rates for more than \$1,000,000.				
	5-month Special Fixed Term Deposit Interest Rate of 4.60% per annum for 5 months for amounts \$5000 + 8-month special Fixed Term Deposit Interest Rate of 4.55% per annum for 8 months for amounts of \$5000 +				

Table B - Interest Paid Monthly

Investment Amount	Terms and Interest Rates				
	3 – 5 months	6 – 11 months	12 months	2 Years	3 Years
\$1,000 < \$5,000	3.40%	3.80%	4.30%	3.70%	3.70%
\$5,000 < \$20,000	3.40%	3.80%	4.30%	3.70%	3.70%
\$20,000 < \$50,000	3.40%	3.80%	4.30%	3.70%	3.70%
\$50,000 < \$1,000,000	3.40%	3.80%	4.30%	3.70%	3.70%
\$1,000,000 +	Please contact Queensland Country Bank for interest rates for more than \$1,000,000.				

Table C - Interest Paid Annually

Investment Amount	Terms and Interest Rates	
	2 Years	3 Years
\$1,000 < \$5,000	3.80%	3.80%
\$5,000 < \$20,000	3.80%	3.80%
\$20,000 < \$50,000	3.80%	3.80%
\$50,000 < \$1,000,000	3.80%	3.80%
\$1,000,000 +	Please contact Queensland Country Bank for interest rates for more than \$1,000,000.	

For Fixed Interest Rate enquiries for Commercial facilities please contact Queensland Country Bank Limited.

Business Banking & Savings Interest Rates (Effective from Tuesday 11th March 2025)

	Business Platinum	Business Basic	Business Online Saver
\$1,000 < \$5,000	0.00%	0.00%	2.65%
\$5,000 < \$10,000	0.01%	0.01%	2.65%
\$10,000 < \$20,000	0.01%	0.01%	2.65%
\$20,000 < \$50,000	0.01%	0.01%	2.65%
\$50,000 < \$100,000	0.01%	0.01%	2.65%
\$100,000 < \$250,000	0.01%	0.01%	2.65%
\$250,000 < \$500,000	0.01%	0.01%	2.65%
\$500,000+	0.01%	0.01%	2.65%
Interest Calculated	Min monthly balance	Min monthly balance	Daily balance
Interest Paid	Monthly	Monthly	Monthly

Overdraft, Loans & Credit Card Interest Rates (Effective from Tuesday 11th March 2025)

	Variable Rate
Business Visa My Rewards Credit Card	14.45%
Business New Car Loan (New or demo cars)	6.59%
Business New Car Loan (For cars up to 3 years old)	7.59%
Business Green Car Loan – New or Demo Electric or Plug-in Hybrid cars	6.34%
Commercial Loan - Mortgage security over residential or commercial property is required ²	13.29%
Commercial Loan - Residential security ^{1,2}	10.09%
Commercial Overdraft - Residential security ²	10.74%
Commercial Overdraft - Mortgage security over residential or commercial property is required.	13.94%
Commercial Overdraft - unsecured	14.69%

¹ Interest only and Fixed Rate options may be available upon application.

² This Interest Rate is applicable when residential mortgage security is taken. Terms and conditions apply.

All Overdrafts, Loans & Credit Cards are subject to applicable fees and charges.

The interest rate applicable to Overdrafts, Loans & Credit Cards is determined during the loan assessment process and may include a negative or positive margin. The margin, which may be subject to change, is determined at our discretion and will be reflected in the interest rate disclosed in the loan contract.

Rates may change at any time without agreement. All deposit interest rates quoted are per annum and are calculated on a tiered basis with interest paid on the entire balance at the applicable tiered interest rate. All loan interest rates quoted are per annum. Fees and charges are payable. Terms and conditions apply and are available on request.

Queensland Country Bank Limited ABN 77 087 651 027 AFSL/Australian Credit Licence 244533.