

## Fixed Term Deposit Interest Rates (Effective from Thursday 7<sup>th</sup> March 2024)

**Table A - Interest Paid at Maturity**

Investment Amount	Terms and Interest Rates				
	3 – 5 months	6 – 11 months	12 months	2 Years	3 Years
<b>\$1,000 &lt; \$5,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$5,000 &lt; \$20,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$20,000 &lt; \$50,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$50,000 &lt; \$1,000,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$1,000,000 +</b>	Please contact Queensland Country Bank for interest rates for more than \$1,000,000.				
	<b>7-month Special Fixed Term Deposit Interest Rate of 4.80% per annum for 7 months for amounts \$5000 +</b>				

**Table B - Interest Paid Monthly**

Investment Amount	Terms and Interest Rates				
	3 – 5 months	6 – 11 months	12 months	2 Years	3 Years
<b>\$1,000 &lt; \$5,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$5,000 &lt; \$20,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$20,000 &lt; \$50,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$50,000 &lt; \$1,000,000</b>	3.75%	4.00%	4.75%	4.20%	4.00%
<b>\$1,000,000 +</b>	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
<b>\$1,000 &lt; \$5,000</b>	4.20%	4.00%
<b>\$5,000 &lt; \$20,000</b>	4.20%	4.00%
<b>\$20,000 &lt; \$50,000</b>	4.20%	4.00%
<b>\$50,000 &lt; \$1,000,000</b>	4.20%	4.00%
<b>\$1,000,000 +</b>	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 Thursday 23<sup>rd</sup> November 2023)

	<b>Business Platinum</b>	<b>Business Basic</b>	<b>Business Online Saver</b>
<b>\$1,000 &lt; \$5,000</b>	0.00%	0.00%	2.90%
<b>\$5,000 &lt; \$10,000</b>	0.01%	0.01%	2.90%
<b>\$10,000 &lt; \$20,000</b>	0.01%	0.01%	2.90%
<b>\$20,000 &lt; \$50,000</b>	0.01%	0.01%	2.90%
<b>\$50,000 &lt; \$100,000</b>	0.01%	0.01%	2.90%
<b>\$100,000 &lt; \$250,000</b>	0.01%	0.01%	2.90%
<b>\$250,000 &lt; \$500,000</b>	0.01%	0.01%	2.90%
<b>\$500,000+</b>	0.01%	0.01%	2.90%
<b>Interest Calculated</b>	Min monthly balance	Min monthly balance	Daily balance
<b>Interest Paid</b>	Monthly	Monthly	Monthly

## Overdraft, Loans & Credit Card Interest Rates (Effective from Thursday 23<sup>rd</sup> November 2023)

	<b>Variable Rate</b>
<b>Business Visa My Rewards Credit Card</b>	14.45%
<b>Business Green Car Loan – New or Demo Electric or Plug-in Hybrid cars</b>	5.99%
<b>Commercial Loan</b> - Mortgage security over residential or commercial property is required.	13.55%
<b>Commercial Loan</b> - residential security *	10.34%
<b>Commercial Overdraft</b> - residential security *	10.99%
<b>Commercial Overdraft</b> - Mortgage security over residential or commercial property is required.	14.20%
<b>Commercial Overdraft</b> - unsecured	14.95%

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

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.