

Overdraft, Loans & Credit Card Interest Rates (Effective from Wednesday 27th August 2025)

Product	Security	Variable Rate
Business Visa My Rewards Credit Card	Unsecured	13.99%
Business New Car Loan	New or demo cars	6.29%
Business New Car Loan	Cars up to 3 years old	7.29%
Business Green Car Loan	New or Demo Electric or Plug-in Hybrid cars	6.04%
Commercial Loan	Mortgage security over residential or commercial property is required ²	12.79%
Commercial Loan	Residential security ^{1,2}	9.59%
Commercial Overdraft	Residential security ²	10.34%
Commercial Overdraft	Mortgage security over residential or commercial property is required	13.54%
Commercial Overdraft	Unsecured	14.29%

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.

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

² This Interest Rate is applicable when residential mortgage security is taken.

Specialised Residential Loan Rates (Effective from Wednesday 31 December 2025)

Product	Principal and Interest	Interest Only
Specialised Residential Loan – Special Variable Rate	5.44%	5.44% ¹
Specialised Residential Loan – Standard Variable Rate	7.99%	8.34%
Specialised Residential Loan – 1 year Fixed Rate ²	5.39%	5.59%
Specialised Residential Loan – 2 year Fixed Rate ²	5.49%	5.69%
Specialised Residential Loan – 3 year Fixed Rate ²	5.49%	5.69%

Specialised Residential Loans are only available for the purchase or refinance of residential property for investment purposes by company and company trustee entities for a maximum LVR of 80.00%. Loan to Value Ratio (LVR) is the total amount you have borrowed for your loan as a percentage of your property value. Rates are only available on the Specialised Residential Loan products.

¹Following variable interest only expiry, the loan will revert to a principal and interest variable interest rate with a 2.40% discount off the Standard Variable Rate. If the loan is being used for construction purposes, the discount off the Standard Variable Rate will be 2.55%.

²Following fixed rate expiry, the loan will revert to a principal and interest variable interest rate with a 2.40% discount off the Standard Variable Rate.

Things you need to know

Rates are subject to change. Variable interest rates may change at any time without agreement. All interest rates quoted are per annum. Fees and charges are payable. Credit approval and terms: Normal lending criteria, terms and conditions apply and are available on request.

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