

Savings & Transaction Deposit Account Interest Rates

(Effective from Tuesday 11th March 2025)

DEPOSIT INTEREST RATES

Accounts	Christmas Club	Bonus Saver	Student Money Saver Future Start	Star Saver	Cash Management (No new accounts from 1 December 2023)	Online Saver
\$1 < \$5,000	2.35%	4.15% ²	4.15% ³	3.75% ⁴	1.35% ⁴	2.65%
\$5,000 < \$10,000	2.35%	4.15% ²	4.15% ³	2.75% ⁴	1.35% ⁴	2.65%
\$10,000 < \$20,000	2.35%	4.15% ²	4.15% ³	2.75% ⁴	1.50% ⁴	2.65%
\$20,000 < \$50,000	2.35%	4.15% ²	4.15% ³	2.75% ⁴	1.50% ⁴	2.65%
\$50,000 < \$100,000	2.35%	4.15% ²	4.15% ³	2.75% ⁴	1.50% ⁴	2.65%
\$100,000 < \$250,000	2.35%	4.15% ²	4.15% ³	2.75% ⁴	1.60% ⁴	2.65%
\$250,000 < \$500,000	2.35%	4.15% ²	4.15% ³	2.75% ⁴	1.60% ⁴	2.65%
\$500,000 +	2.35%	4.15% ²	4.15% ³	2.75% ⁴	1.70% ⁴	2.65%
Interest calculated	Daily balance	Daily balance	Daily balance	Daily Balance	Daily balance	Daily balance
Interest paid	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly

Accounts	All Access Learners & Earners All Access	Line Of Credit	Mortgage Offset ¹	SmartBudget	Ultimate Package (No new accounts from 18 December 2024)
\$1 < \$5,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$5,000 < \$50,000	0.01%	0.01%	0.01%	0.01%	0.01%
\$50,000 < \$100,000	0.01%	0.01%	0.01%	0.01%	0.01%
\$100,000 < \$250,000	0.01%	0.01%	0.01%	0.01%	0.01%
\$250,000 < \$500,000	0.01%	0.01%	0.01%	0.01%	0.01%
\$500,000 +	0.01%	0.01%	0.01%	0.01%	0.01%
Interest calculated	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance
Interest paid	Monthly	Monthly	Monthly	Monthly	Monthly

Account	Pension Plus	Accounts with Offset Facility
\$1 < \$50,000	2.95% ⁴	¹ The Mortgage Offset linked loan account interest is calculated on the amount which is the difference between the daily balance of the loan and the daily balance (if in credit) of the offset account. This interest is debited to the loan. Credit interest on Mortgage Offset accounts is only paid if the account is not linked to an eligible home loan.
\$50,000 and over	2.95% ⁴	
Interest calculated	Daily balance	
Interest paid	Monthly	

² This 4.15% interest rate comprises of 0.15% base rate and 4.00% bonus rate. To achieve the bonus rate of interest you must deposit at least \$20 in a calendar month and make no withdrawals in the same calendar month.

³ This 4.15% interest rate comprises of 0.15% base rate and 4.00% bonus rate. To achieve the bonus rate of interest you must deposit at least \$5 in a calendar month and make no more than one (1) withdrawal in the same calendar month.

⁴ Interest Rates for the Cash Management, Star Saver and Pension Plus accounts are calculated on a stepped basis with a different interest rate paid for parts of your account balance that fall within set dollar ranges ('steps'). All other interest rates are calculated on a tiered basis with interest paid on the entire balance at the applicable tiered interest rate.

Interest rates quoted are per annum. Rates may change at any time without agreement. Fees and charges are payable. Terms and conditions apply and are available on request.

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 +				

Rates in Table A are available for interest paid monthly for aged pensioners and self-funded retirees with the **exception** of the **Special Fixed Term Deposit Interest Rates** where interest is paid at maturity. Confirm eligibility on application.

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.	

Rates may change at any time without agreement. All 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. Fees and charges are payable. Terms and conditions apply and are available on request.

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Farm Management Deposit Interest Rates
(Effective from Thursday 27th March 2025)

Table A - Interest Paid at Maturity

Investment Amount	Terms and Interest Rates			
	3 – 5 months	6 -11 months	12 months	2 Years
\$1,000 < \$800,000	3.50%	4.05%	4.65%	4.30%

Table B - Interest Paid Monthly

Investment Amount	Terms and Interest Rates			
	3 - 5 months	6 - 11 months	12 months	2 Years
\$1,000 < \$800,000	3.50%	4.05%	4.55%	4.20%

Table C - Interest Paid Annually

Investment Amount	Terms and Interest Rates	
	2 Years	
\$1,000 < \$800,000	4.30%	

Rates may change at any time without agreement. All 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. Interest on Farm Management Deposits (FMDs) is paid to your Nominated Account either monthly or annually in arrears, or at maturity (according to your instructions at the time of deposit) from the day on which the deposit was made or re-invested. Please refer to the Product Information brochure, Fees and Charges brochure and our Account and Access Facility Conditions of Use for full terms, conditions, fees and charges and eligibility criteria. We can also provide you a copy upon request. We suggest you obtain advice from your accountant or financial adviser before opening an FMD account.

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