

| Accounts | Christmas Club | Bonus Saver | Student Money Saver Future Start | Star Saver | Cash Management | Online Saver |
|----------------------------|----------------|---------------------|-------------------------------------|--------------------|--------------------|---------------|
| \$1 < \$5,000 | 1.15% | 2.00 % ² | 2.00% ³ | 2.55% ⁴ | 0.90% ⁴ | 1.45% |
| \$5,000 < \$10,000 | 1.15% | 2.00% ² | 2.00% ³ | 1.55% ⁴ | 0.90% ⁴ | 1.45% |
| \$10,000 < \$20,000 | 1.15% | 2.00% ² | 2.00% ³ | 1.55% ⁴ | 1.05% ⁴ | 1.45% |
| \$20,000 < \$50,000 | 1.15% | 2.00% ² | 2.00% ³ | 1.55% ⁴ | 1.05% ⁴ | 1.45% |
| \$50,000 < \$100,000 | 1.15% | 2.00% ² | 2.00% ³ | 1.55% ⁴ | 1.05% ⁴ | 1.45% |
| \$100,000 < \$250,000 | 1.15% | 2.00% ² | 2.00% ³ | 1.55% ⁴ | 1.15% ⁴ | 1.45% |
| \$250,000 < 500,000 | 1.15% | 2.00% ² | 2.00% ³ | 1.55% ⁴ | 1.15% ⁴ | 1.45% |
| \$500,000 + | 1.15% | 2.00% ² | 2.00% ³ | 1.55% ⁴ | 1.25% ⁴ | 1.45% |
| 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 Ultimate Package | Line Of Credit | Mortgage Offset ¹ | SmartBudget | GoSaver (No new accounts from 1 April 2018) |
|----------------------------|--------------------------------------------------------------------|----------------------------|---------------------------------|----------------------------|------------------------------------------------------|
| \$1 < \$5,000 | 0.00% | 0.00% | 0.00% | 0.00% | 1.45% |
| \$5,000 < \$50,000 | 0.01% | 0.01% | 0.01% | 0.01% | 1.45% |
| \$50,000 < \$100,000 | 0.01% | 0.01% | 0.01% | 0.01% | 1.45% |
| \$100,000 < \$250,000 | 0.01% | 0.01% | 0.01% | 0.01% | 1.45% |
| \$250,000 < \$500,000 | 0.01% | 0.01% | 0.01% | 0.01% | 1.45% |
| \$500,000 + | 0.01% | 0.01% | 0.01% | 0.01% | 1.45% |
| Interest calculated | Minimum Monthly Balance | Minimum Monthly Balance | Minimum Monthly Balance | Minimum Monthly Balance | Daily Balance |
| Interest paid | Monthly | Monthly | Monthly | Monthly | Monthly |

| Account | Pension Plus | Accounts with Offset Facility |
|----------------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| \$1 < \$50,000 | 1.60 % 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 | 1.60 % ⁴ | |
| Interest calculated | Daily balance | |
| Interest paid | Monthly | |

²This 2.00% interest rate comprises of 0.01% base rate and 1.99% 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.

³This 2.00% interest rate comprises of 0.01% base rate and 1.99% 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.

⁴Interest 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.

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 | 0.70 % | 1.10% | 3.10% | 3.30% | 3.50% |
| \$5,000 < \$20,000 | 0.70% | 1.10% | 3.10% | 3.30% | 3.50% |
| \$20,000 < \$50,000 | 0.70% | 1.10% | 3.10% | 3.30% | 3.50% |
| \$50,000 < \$1,000,000 | 0.70% | 1.10% | 3.10% | 3.30% | 3.50% |
| \$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 2.00% per annum for 5 months AND 9 month Special Fixed Term Deposit Interest Rate of 2.75% per annum for 9 months for amounts \$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 | 0.70 % | 1.10% | 3.10% | 3.30% | 3.50% |
| \$5,000 < \$20,000 | 0.70% | 1.10% | 3.10% | 3.30% | 3.50% |
| \$20,000 < \$50,000 | 0.70% | 1.10% | 3.10% | 3.30% | 3.50% |
| \$50,000 < \$1,000,000 | 0.70% | 1.10% | 3.10% | 3.30% | 3.50% |
| \$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 | 3.30% | 3.50% |
| \$5,000 < \$20,000 | 3.30% | 3.50% |
| \$20,000 < \$50,000 | 3.30% | 3.50% |
| \$50,000 < \$1,000,000 | 3.30% | 3.50% |
| \$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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