

# Loan Interest Rate Schedule



## Home Loans

### Home and Investment Loan Special offers for new borrowings<sup>1</sup>

PRODUCT	PRINCIPAL AND INTEREST		INTEREST ONLY	
Special Variable Package Rate (<80%) <sup>5,7,9,11,12</sup>	<b>3.19%</b> Interest Rate	<b>3.56%</b> Comparison Rate*	<b>3.39%</b> Interest Rate	<b>3.61%</b> Comparison Rate*
Special Variable Package Rate (>80%) <sup>5,6,7,8,10</sup>	<b>3.39%</b> Interest Rate	<b>3.76%</b> Comparison Rate*	<b>3.59%</b> Interest Rate	<b>3.81%</b> Comparison Rate*

### Variable Rate Home and Investment Loans

PRODUCT	PRINCIPAL AND INTEREST		INTEREST ONLY	
Standard Ultimate Home Loan Package <sup>1,7</sup>	<b>5.24%</b> Interest Rate	<b>5.57%</b> Comparison Rate*	<b>5.59%</b> Interest Rate	<b>5.91%</b> Comparison Rate*
Standard Variable Rate Loan <sup>1</sup>	<b>5.74%</b> Interest Rate	<b>5.89%</b> Comparison Rate*	<b>6.09%</b> Interest Rate	<b>6.24%</b> Comparison Rate*
Home Equity Loan <sup>2</sup>	<b>5.74%</b> Interest Rate	<b>6.81%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>

### Fixed Rate Home and Investment Loans<sup>1</sup>

PRODUCT	PRINCIPAL AND INTEREST		INTEREST ONLY	
1 Year Fixed Rate Package Loan (<80%) <sup>7,11,13</sup>	<b>4.69%</b> Interest Rate	<b>5.51%</b> Comparison Rate*	<b>4.89%</b> Interest Rate	<b>5.84%</b> Comparison Rate*
2 Year Fixed Rate Package Loan (<80%) <sup>7,11,13</sup>	<b>5.29%</b> Interest Rate	<b>5.58%</b> Comparison Rate*	<b>5.49%</b> Interest Rate	<b>5.89%</b> Comparison Rate*
3 Year Fixed Rate Package Loan (<80%) <sup>7,11,13</sup>	<b>5.69%</b> Interest Rate	<b>5.69%</b> Comparison Rate*	<b>5.89%</b> Interest Rate	<b>5.99%</b> Comparison Rate*
1 Year Fixed Rate Package Loan (>80%) <sup>6,7,13</sup>	<b>4.89%</b> Interest Rate	<b>5.53%</b> Comparison Rate*	<b>5.09%</b> Interest Rate	<b>5.86%</b> Comparison Rate*
2 Year Fixed Rate Package Loan (>80%) <sup>6,7,13</sup>	<b>5.49%</b> Interest Rate	<b>5.61%</b> Comparison Rate*	<b>5.69%</b> Interest Rate	<b>5.93%</b> Comparison Rate*
3 Year Fixed Rate Package Loan (>80%) <sup>6,7,13</sup>	<b>5.89%</b> Interest Rate	<b>5.75%</b> Comparison Rate*	<b>6.09%</b> Interest Rate	<b>6.05%</b> Comparison Rate*
1 Year Fixed Rate Loan (<80%) <sup>11</sup>	<b>4.84%</b> Interest Rate	<b>5.80%</b> Comparison Rate*	<b>5.04%</b> Interest Rate	<b>6.13%</b> Comparison Rate*
2 Year Fixed Rate Loan (<80%) <sup>11</sup>	<b>5.44%</b> Interest Rate	<b>5.83%</b> Comparison Rate*	<b>5.64%</b> Interest Rate	<b>6.15%</b> Comparison Rate*
3 Year Fixed Rate Loan (<80%) <sup>11</sup>	<b>5.84%</b> Interest Rate	<b>5.92%</b> Comparison Rate*	<b>6.04%</b> Interest Rate	<b>6.23%</b> Comparison Rate*
1 Year Fixed Rate Loan (>80%) <sup>6</sup>	<b>5.04%</b> Interest Rate	<b>5.82%</b> Comparison Rate*	<b>5.24%</b> Interest Rate	<b>6.15%</b> Comparison Rate*
2 Year Fixed Rate Loan (>80%) <sup>6</sup>	<b>5.64%</b> Interest Rate	<b>5.87%</b> Comparison Rate*	<b>5.84%</b> Interest Rate	<b>6.19%</b> Comparison Rate*
3 Year Fixed Rate Loan (>80%) <sup>6</sup>	<b>6.04%</b> Interest Rate	<b>5.98%</b> Comparison Rate*	<b>6.24%</b> Interest Rate	<b>6.28%</b> Comparison Rate*

## Personal Loans

### Variable Rate Personal Loan Special Offers<sup>2</sup>

PRODUCT	PRINCIPAL AND INTEREST		INTEREST ONLY	
Green Car Loan (New or demo electric or plug-in hybrid cars) <sup>2</sup>	<b>3.99%</b> Interest Rate	<b>4.27%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>
New Car Loan (New or demo cars) <sup>2</sup>	<b>4.24%</b> Interest Rate	<b>4.85%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>
New Car Loan (For cars up to 3 years old) <sup>2</sup>	<b>5.24%</b> Interest Rate	<b>5.84%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>

### Variable Rate Personal Loans

PRODUCT	PRINCIPAL AND INTEREST		INTEREST ONLY	
Green Reno Loan <sup>3</sup>	<b>3.99%</b> Interest Rate	<b>3.99%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>
Reno Loan <sup>3</sup>	<b>6.24%</b> Interest Rate	<b>7.12%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>
Secured Personal Loan <sup>2</sup>	<b>9.75%</b> Interest Rate	<b>10.68%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>
Unsecured Personal Loan <sup>3</sup>	<b>12.95%</b> Interest Rate	<b>13.78%</b> Comparison Rate*	<b>N/A</b>	<b>N/A</b>

## Continuing Credit Facilities

### Line of Credits

PRODUCT	INTEREST RATE
Line of Credit	<b>6.19%</b>
Discount Package Line of Credit	<b>5.69%</b>

### Credit Cards<sup>4</sup>

PRODUCT	INTEREST RATE
Personal Visa Credit Card	<b>12.95%</b>
Business Visa Credit Card	<b>12.95%</b>

### Commercial Overdrafts

PRODUCT	INTEREST RATE
Commercial Overdraft (Residential or commercial security required)	<b>11.20%</b>
Commercial Overdraft (Residential security required)	<b>7.99%</b>
Commercial Overdraft (Unsecured)	<b>14.95%</b>

## Commercial Loans

### Variable Rate Commercial Loans

PRODUCT	PRINCIPAL AND INTEREST		INTEREST ONLY	
	Interest Rate			Interest Rate
Business Green Car Loan (New or demo electric or plug-in hybrid cars)	<b>3.99%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Commercial Loan (Residential or commercial security required)	<b>10.55%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Commercial Loan (Residential security required)	<b>7.34%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

Variable interest rates may change at any time without agreement. All interest rates quoted are per annum. Fees and charges are payable. Normal lending criteria, terms and conditions apply and are available on request. A Target Market Determination is available at queenslandcountry.bank for each credit product other than commercial credit facilities and loans. Unless otherwise stated in this document all fixed rate loans revert to the relevant Standard Variable Rate (SVR) (Principal & Interest or Interest Only, as applicable) upon expiry of the fixed rate period.

For details on lending products no longer available, please contact us on 1800 075 078.

Lenders Mortgage Insurance (LMI) may apply on loans if the Loan to Valuation Ratio (LVR) exceeds 80%.

All home and investment loan interest rates quoted apply only where standard residential security, as defined in Queensland Country Bank policy, is provided.

For further information on standard residential security and details on rates that apply where non-standard residential security or other security types are provided, please refer to a Queensland Country Bank lending specialist.

<sup>1</sup> Comparison Rate calculated on a secured loan of \$150,000 over a 25 year term based on monthly repayments.

<sup>2</sup> Comparison Rate calculated on a secured loan of \$30,000 over a 5 year term based on monthly repayments.

<sup>3</sup> Comparison Rate calculated on an unsecured loan of \$30,000 over a 5 year term based on monthly repayments.

<sup>4</sup> Interest rate applies to purchases, balance transfers and cash advances. Purchases on Visa credit cards are eligible for up to 55 days interest free. Terms and Conditions apply. No interest free period applies to cash advances or balance transfers.

<sup>5</sup> Available for a limited time only for a loan amount of at least \$100,000. Not available for restructure of existing Queensland Country loan facilities. May be withdrawn at any time before a loan contract is entered into.

<sup>6</sup> Maximum LVR for owner occupied home loans is 95% and 90% for investment home loans.

<sup>7</sup> Only available under our Ultimate Home Loan Package.

<sup>8</sup> Principal and Interest includes a 2.35%p.a. discount off our Principal and Interest SVR for the life of the loan.

<sup>9</sup> Interest Only maximum term of 3 years. Includes a 2.70%p.a. discount off our Interest Only SVR. Following expiry of the interest only period, loan will revert to principal and interest repayments with a 2.55%p.a. discount off our Principal and Interest SVR for the life of the loan.

<sup>10</sup> Interest Only maximum term of 3 years. Includes a 2.50%p.a. discount off our Interest Only SVR. Following expiry of the interest only period, loan will revert to principal and interest repayments with a 2.35%p.a. discount off our Principal and Interest SVR for the life of the loan.

<sup>11</sup> Maximum LVR for owner occupied and investment home loans is 80%.

<sup>12</sup> Principal and Interest includes a 2.55%p.a. discount off our Principal and Interest SVR for the life of the loan.

<sup>13</sup> Following fixed rate expiry, the loan will revert to our Principal and Interest SVR with a discount of 0.50%p.a. for the life of the loan, or to our Interest Only SVR with a discount of 0.50%p.a., as applicable.

**\*WARNING:** These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. A comparison rate schedule is available at any of our branches.