

Special Ultimate Home Loan Package Interest Rates^{^*}

Variable Interest Rates

Repayment Type	Principal and Interest		Interest Only	
Loan to Valuation Ratio	Annual percentage rate	Comparison rate p.a. ¹	Annual percentage rate	Comparison rate p.a. ¹
LVR 80% or below	5.74%	6.10%	5.74%	6.08%
LVR 80.01% to 95%	5.94%	6.29%	5.94%	6.28%

Fixed Interest Rates

Repayment Type	Principal and Interest		Interest Only	
Loan to Valuation Ratio	Annual percentage rate	Comparison rate p.a. ¹	Annual percentage rate	Comparison rate p.a. ¹
LVR 80% or below ³ 2 Year	5.49%	6.25%	5.49%	6.23%
LVR 80.01% to 95% ⁴ 2 Year	5.69%	6.44%	5.69%	6.43%

Standard Home Loan Interest Rates

Variable Interest Rates

Repayment Type	Principal and Interest		Interest Only	
Product	Annual percentage rate	Comparison rate p.a.	Annual percentage rate	Comparison rate p.a. ¹
Ultimate Home Loan Package [^]	7.99%	8.31% ¹	8.34%	8.41%
Standard Variable Rate Loan	8.49%	8.63% ¹	8.84%	8.74%
Home Equity Loan (<90% LVR)	7.99%	9.40% ²		
Line of Credit			8.94%	Not ascertainable
Ultimate Package Line of Credit [^]			8.44%	Not ascertainable

Fixed Interest Rates

Standard Ultimate Home Loan Package					
Repayment Type	Principal and Interest		Interest Only		
Loan to Valuation Ratio	Annual percentage rate	Comparison rate p.a. ¹	Annual percentage rate	Comparison rate p.a. ¹	
LVR 80% or below ⁵	1 Year	5.89%	8.08%	6.09%	8.10%
	2 Year	5.74%	7.84%	5.94%	7.88%
	3 Year	5.69%	7.63%	5.89%	7.69%
LVR 80.01% to 95% ⁵	1 Year	6.09%	8.10%	6.29%	8.12%
	2 Year	5.94%	7.88%	6.14%	7.92%
	3 Year	5.89%	7.69%	6.09%	7.74%
Without Standard Ultimate Home Loan Package					
LVR 80% or below ⁶	1 Year	6.04%	8.36%	6.24%	8.38%
	2 Year	5.89%	8.08%	6.09%	8.13%
	3 Year	5.84%	7.84%	6.04%	7.90%
LVR 80.01% to 95% ⁶	1 Year	6.24%	8.38%	6.44%	8.40%
	2 Year	6.09%	8.12%	6.29%	8.17%
	3 Year	6.04%	7.89%	6.24%	7.96%

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 will be included in our Offer and Loan Contract.

A **Target Market Determination (TMD)** is available at www.queenslandcountry.bank for each credit product other than commercial credit facilities and loans.

Fixed Rate Loan Expiry: Unless otherwise stated all fixed rate loans revert to the relevant Standard Variable Rate (Principal & Interest or Interest Only, as applicable) upon expiry of the fixed rate period.

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

Standard Residential Security: All Owner Occupier home loan interest rates quoted apply only where standard residential security is provided, please refer to a Queensland Country Bank Specialist for further information.

Loan to Value Ratio (LVR) is the total amount you have borrowed for your loan as a percentage of your property value.

[^] To be eligible for the Ultimate Home Loan Package you must have a total loan amount of at least \$100,000.

^{*} For new lending of at least \$100,000 only. Not available for restructure of existing Queensland Country loan facilities. May be withdrawn at any time before a loan contract is entered into.

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

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

³ Following fixed rate expiry, the loan will revert to a variable interest rate with a 2.5% discount off the Standard Variable Rate.

⁴ Following fixed rate expiry, the loan will revert to a variable interest rate with a 2.3% discount off the Standard Variable Rate.

⁵ Following fixed rate expiry, the loan will revert to a variable interest rate with a 0.5% discount off the Standard Variable Rate.

⁶ Following fixed rate expiry, the loan will revert to the Standard Variable Rate.

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.*

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