

Personal Loan Interest Rates

Variable Interest Rates

Repayment Type	Principal and Interest		Interest Only	
Secured Personal Loans	Annual percentage rate	Comparison rate p.a. ¹	Annual percentage rate	Comparison rate p.a. ¹
Green Car Loan	5.84%	6.13%		
New Car Loan <small>(New or Demo cars)</small>	6.09%	6.69%		
New Car Loan <small>(Cars up to 3 years old)</small>	7.09%	7.69%		
Boat Loan <small>(New boats)</small>	6.84%	7.36%		
Boat Loan (Near new) <small>(Boats up to 5 years old)</small>	7.84%	8.36%		
Secured Personal Loan	11.29%	12.21%		
Unsecured Personal Loans	Annual percentage rate	Comparison rate p.a. ²	Annual percentage rate	Comparison rate p.a. ²
Green Reno Loan	6.34%	6.34%		
Reno Loan	8.59%	9.45%		
Unsecured Personal Loan	14.04%	14.86%		

Continuing Credit Facilities

Credit Cards

Product	Annual percentage rate
Personal Visa Credit Card	14.45%
Personal Visa My Rewards Credit Card	14.45%

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.

Comparison Rates:

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

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

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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