

ONLINE SAVER AND BUSINESS ONLINE SAVER BONUS RATE TERMS AND CONDITIONS



By opening an Online Saver or Business Online saver during the Promotional Period, you agree to be bound by these Terms and Conditions.

1. Promotion Period

1.1 The Bonus Rate is available from 21 May 2026 to 5.30pm AEST on 31 July 2026 inclusive ("Promotional Period").

2. Eligibility

2.1 To be eligible for the Bonus Rate, Members must:

- a) open a **new** Online Saver or Business Online Saver account during the Promotional Period;
- b) satisfy any account opening requirements applicable to the Online Saver or Business Online Saver account; and
- c) deposit New-to-bank Funds and hold an account balance between \$10,000 and \$500,000.

2.2 New-to-bank Funds means funds deposited into an Online Saver or Business Online Saver during the Promotional Period that were not held in any account with Queensland Country Bank at the close of business on the day immediately prior to the Promotional Period commencement date.

2.3 The Bonus Rate is available to new and existing Members, however, cannot be applied to existing accounts or existing funds.

3. Bonus Rate

3.1 Eligible Members will receive a fixed Bonus Rate of 2.55% (Bonus Rate) on their Online Saver or Business Online Saver account for a period of five (5) months from the date the account is opened during the promotional period (Bonus Rate Period) provided all Terms and Conditions are met.

3.2 The Bonus Rate is applied addition to the Standard Rate for the Bonus Rate Period and:

- a) applies only while the account balance is \$10,000 or greater;
- b) applies to the full account balance once the balance reaches \$10,000;
- c) does not apply to any portion of the balance above \$500,000; and
- d) is paid in accordance with the [Account and Access Facility Conditions of Use](#).

For example:

- a) if the balance is \$9,999 or below, the Bonus Rate does not apply.
- b) if the balance is \$10,000, the Bonus Rate applies to the full \$10,000 balance.
- c) if the balance is \$550,000, the Bonus Rate applies only to the first \$500,000.

3.3 The Standard Rate is variable and subject to change at any time. Please refer to the [Deposit Interest Rates Schedules](#) or [Business Deposits Interest Rate Schedule](#) for the current rates.

3.4 At the end of the Bonus Rate Period, the Standard Rate for the Online Saver or Business Online Saver account will apply.

4. Availability

4.1 Members may hold more than one Online Saver or Business Online Saver account; however, the combined balance of all accounts must not exceed \$500,000.

4.2 The Bonus Rate is not available in conjunction with any other promotional offer unless otherwise specified.

5. General

5.1 Queensland Country Bank reserves the right to vary, withdraw or extend this offer at any time, refuse any application that does not meet eligibility requirements; and correct any errors or omissions relating to this promotion.

5.2 These Terms and Conditions are to be read together with the [Account and Access Facility Conditions of Use](#), [Fees and Charges brochure](#), [Target Market Determination](#), [Financial Services Guide](#) available on our website or on request by contacting us.