

# Five reasons to do business with QBANK.

## BROKER SUPPORT

- Our online accreditation process is fast and easy.
- What's more, a dedicated and experienced Business Development Manager who has direct access to all decision-makers at QBANK will personally manage your application from submission right through to settlement.
- With QBANK you will also benefit from a simple and competitive commission structure.

## WE'RE EASY TO DO BUSINESS WITH

- We're local. That means that everything, including credit and end-to-end loan processing, is done right here in Queensland.
- We also offer a wide range of document delivery options, including broker, branch, solicitor or direct to customer.
- Quick turnaround times.

## LOW RATES AND FLEXIBLE PRODUCTS

We're proud to offer a wide range of award-winning products and great rates, including low fixed rate and line of credit options:

- **Low Rate Classic**  
Our basic home loan with redraw facility and a low rate.
- **Classic Plus Package**  
A fully featured loan package with discounted interest rates, no application fee, 100% offset and optional credit card with no annual fee.
- **Fixed Rate Loans**  
Our 1, 2, 3 and 5 year fixed rate home loans have been 5-star rated by Canstar.
- **Value Adds**  
QBANK also offers credit cards, personal loans, insurance and a range of everyday banking products. We even have a car buying service.

## WE'RE MEMBER-OWNED

- Our shareholders are our members and we've been looking after them for over 50 years.
- That means profits are directed back to members in the form of lower rates, lower fees and access to award-winning products.
- 88% of our members rated our service 'Good' or 'Excellent' in 2017.

## POLICY

Some of our key policy features include:

- **Tailored Solutions**  
Our credit criteria is tailored to our unique community, those who protect and serve Queensland.
- **No Credit Scoring**  
Each application is assessed on its individual merits by local and experienced assessors.
- **Maximum LVR**  
95% inclusive of LMI
- **Limited Liability Guarantee**  
Our guarantees can be structured to limit the guarantor's liability to a specified amount.