

Home Loan Rates

Special Offers	Owner Occupier	Investor
Classic \$150,000 and above (<90% LVR)	3.84% p.a. <sup>2</sup>	4.35% p.a. <sup>2</sup>
Classic \$150,000 and above (<95% LVR)	4.25% p.a. <sup>2</sup>	4.70% p.a. <sup>2</sup>
1 Year Fixed Rate (<90% LVR)	3.62% p.a. <sup>6</sup>	3.99% p.a. <sup>^</sup>
3 Year Fixed Rate (<90% LVR)	3.75% p.a. <sup>6</sup>	4.05% p.a. <sup>^</sup>
Classic Plus \$100,000 - \$249,999	4.55% p.a. <sup>5</sup>	
Classic Plus \$250,000 - \$499,999	4.40% p.a. <sup>5</sup>	
Classic Plus \$500,000 and above	4.15% p.a. <sup>5</sup>	4.55% p.a. <sup>5</sup>

Personal Finance Rates

Credit Cards	
Bluey Credit Card	11.99% p.a.
Bluey Rewarder Credit Card (no longer offered)	17.99% p.a.

Personal Loans

Discount Rate	10.99% p.a. <sup>1</sup>
All Purpose	12.49% p.a. <sup>#</sup>

Car Loans

New Car Loan (up to 2 years old) <sup>3</sup>	6.99% p.a. <sup>3</sup>
Car Loan (up to 8 years old) <sup>^^</sup>	8.49% p.a. <sup>^^</sup>

Variable Home Loan Rates	Owner Occupier	Investor
Standard Variable Rate	5.05% p.a.	5.40% p.a.
Classic	4.55% p.a.	4.90% p.a.
Classic Plus - \$100,000 - \$249,999	4.60% p.a.	4.95% p.a.
Classic Plus - \$250,000 and above	4.45% p.a.	4.80% p.a.

Fixed Rate Home Loan	Owner Occupier	Investor
1 Year Fixed	3.99% p.a.	4.44% p.a.
2 Year Fixed	3.99% p.a.	4.49% p.a.
3 Year Fixed	3.89% p.a.	4.54% p.a.
4 Year Fixed	4.59% p.a.	4.74% p.a.
5 Year Fixed	4.59% p.a.	4.74% p.a.

Overdrafts	Owner Occupier	Investor
Classic Plus Package		
\$100,000 - \$249,999	4.90% p.a.	4.90% p.a.
\$250,000 and above	4.75% p.a.	4.75% p.a.
Mortgage Secured Overdraft	5.35% p.a.	5.35% p.a.

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QPCU Limited T/A QBANK, Level 1, 231 North Quay, Brisbane Qld 4000 ABN 79 087 651 036 AFSL No. 241413 Australian Credit Licence No. 241413 BSB: 704 052. <sup>^</sup> Valid for 1 and 3 year fixed rate home loan applications of \$150,000 or more of new lending up to 90% LVR for investors approved after 3 October 2018 and is available for a limited time only. To qualify, the customer must deposit a salary credit of at least \$1,500 a month into a QBANK transaction account. Offer may be withdrawn at any time. Offer not valid for redraw of advance repayments, existing QBANK members switching loans or internal refinances. <sup>#</sup> Security may or may not be held for this loan. <sup>1</sup> Valid for personal loan applications for more than \$5,000 of new lending approved after 5 January 2017 and is available for a limited time only. To qualify, the customer must deposit a salary credit of at least \$1,500 a month into a QBANK Everyday Plus transaction account. Offer may be withdrawn at any time. <sup>2</sup> Valid for Classic home loan applications for more than \$150,000 of new lending approved after 24 October 2018 and is available for a limited time only. To qualify, the customer must deposit a salary credit of at least \$1,500 a month into a QBANK transaction account. Offer may be withdrawn at any time. Offer not valid for redraw of advance repayments, existing QBANK members switching loans or internal refinances. <sup>3</sup> Valid for new lending approved after 17 July 2017 for cars less than 2 years old and is available for a limited time only. To qualify, the customer must deposit a salary credit of at least \$1,500 a month into a QBANK Everyday Plus transaction account. Offer may be withdrawn at any time. <sup>5</sup> Valid for Classic Plus home loan applications for more than \$150,000 of new lending approved after 1 June 2018 and is available for a limited time only. To qualify, the customer must deposit a salary credit of at least \$1,500 a month into a QBANK transaction account. Offer may be withdrawn at any time. Offer not valid for redraw of advance repayments, existing QBANK members switching loans or internal refinances. <sup>6</sup> Valid for 1 and 3 year fixed rate principal and interest home loan applications of \$150,000 or more of new lending up to 90% LVR for owner occupiers approved after 3 October 2018 and is available for a limited time only. To qualify, the customer must deposit a salary credit of at least \$1,500 a month into a QBANK transaction account. Offer may be withdrawn at any time. Offer not valid for redraw of advance repayments, existing QBANK members switching loans or internal refinances. <sup>^^</sup> Valid for car loan applications of new lending approved after 1 November 2016. Compulsory security interest over vehicle being purchased. Maximum loan amount must not exceed invoice price. Terms and conditions are available on request. Normal transaction and account fees and charges still apply. Normal lending criteria applies.