

Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003 | Phone: 13 77 28 | Email: info@qbank.com.au
 Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL / Australian Credit Licence 241413 | BSB: 704 052

| Home Loan Special Offers | LVR | Owner Occupier | Comparison Rate (Owner)* | Investor Rate | Comparison Rate (Investor)* |
|---------------------------|------|-------------------------|--------------------------|-------------------------|-----------------------------|
| Classic (Variable) | <80% | 2.59% p.a. ² | 2.62% p.a. | 2.93% p.a. [^] | 3.00% p.a. |
| | <90% | 2.79% p.a. ² | 2.82% p.a. | 3.14% p.a. [^] | 3.21% p.a. |
| | <95% | 3.21% p.a. ² | 3.24% p.a. | 3.81% p.a. [^] | 3.88% p.a. |
| Classic Plus (Variable) | <80% | 2.79% p.a. ² | 3.13% p.a. | 3.13% p.a. [^] | 3.46% p.a. |
| | <90% | 2.99% p.a. ² | 3.32% p.a. | 3.34% p.a. [^] | 3.66% p.a. |
| | <95% | 3.41% p.a. ² | 3.73% p.a. | 4.01% p.a. [^] | 4.32% p.a. |
| 1 Year Fixed ⁴ | <90% | 1.97% p.a. ² | 3.69% p.a. | 2.29% p.a. [^] | 4.08% p.a. |
| 2 Year Fixed ⁴ | <90% | 1.97% p.a. ² | 3.54% p.a. | 2.29% p.a. [^] | 3.92% p.a. |
| 3 Year Fixed ⁴ | <90% | 1.97% p.a. ² | 3.39% p.a. | 2.29% p.a. [^] | 3.77% p.a. |
| 4 Year Fixed ⁴ | <90% | 1.97% p.a. ² | 3.26% p.a. | 2.29% p.a. [^] | 3.63% p.a. |

Variable Home Loan Rates

| | | | | | |
|--------------|------|------------|------------|------------|------------|
| Classic | <95% | 3.84% p.a. | 3.87% p.a. | 4.19% p.a. | 4.26% p.a. |
| Classic Plus | <95% | 4.14% p.a. | 4.45% p.a. | 4.49% p.a. | 4.79% p.a. |

Fixed Rate Home Loan⁴

| | | | | | |
|--------------|------|------------|------------|------------|------------|
| 1 Year Fixed | <95% | 2.29% p.a. | 3.72% p.a. | 2.64% p.a. | 4.12% p.a. |
| 2 Year Fixed | <95% | 2.29% p.a. | 3.59% p.a. | 2.64% p.a. | 3.98% p.a. |
| 3 Year Fixed | <95% | 2.29% p.a. | 3.47% p.a. | 2.64% p.a. | 3.86% p.a. |
| 4 Year Fixed | <95% | 2.29% p.a. | 3.36% p.a. | 2.64% p.a. | 3.74% p.a. |
| 5 Year Fixed | <95% | 2.49% p.a. | 3.33% p.a. | 2.84% p.a. | 3.72% p.a. |

First Home Buyer Offers (Fixed And Variable Rates Available)

| | |
|--|---|
| First Home Loan Deposit Scheme (FHLDS) | More information - qbank.com.au/products/home-buyers-hub/first-home-loan-deposit-scheme |
| First Home Buyer 95% LVR + LMI | More information - qbank.com.au/products/home-buyers-hub/first-home-buyer |

Overdrafts

| | Owner Occupier | Investor Rate |
|------------------------------------|----------------|---------------|
| Classic Plus \$100,000 - \$249,999 | 4.19% p.a. | 4.19% p.a. |
| Classic Plus \$250,000 and above | 4.04% p.a. | 4.04% p.a. |
| Mortgage Secured Overdraft | 4.64% p.a. | 4.64% p.a. |

Credit Cards

| | Interest Rate |
|--|---------------|
| Bluey Credit Card | 11.99% p.a. |
| Bluey Rewarder Credit Card (no longer offered) | 17.99% p.a. |

Personal Loans

| | Interest Rate | Comparison Rate *** |
|---------------|--------------------------|---------------------|
| Discount Rate | 10.49% p.a. ¹ | 11.11% p.a. |
| All Purpose | 12.49% p.a. | 13.11% p.a. |

Car Loans

| | Interest Rate | Comparison Rate ** |
|----------------------------------|--------------------------|--------------------|
| New Car Loan (up to 5 years old) | 5.99% p.a. ³ | 6.62% p.a. |
| Car Loan (up to 10 years old) | 7.99% p.a. ^{^^} | 8.61% p.a. |

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Important Information

Credit eligibility criteria, terms and conditions, fees and charges apply.

For further details including product specific features and requirements please visit qbank.com.au or call us on 13 77 28.

Interest rates current as at 9 February 2021 and are subject to change without notice.

*** WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. The comparison rate displayed is calculated based on a loan amount of \$150,000 over a 25 year term.

**** WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. The comparison rate displayed is calculated based on a secured loan amount of \$30,000 over a 5 year term.

***** WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. The comparison rate displayed is calculated based on a unsecured loan amount of \$30,000 over a 5 year term.

¹ Valid for personal loan applications for more than \$5,000 of new lending approved after 27 March 2020 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. Not valid for Debt Consolidation. Offer may be withdrawn at any time.

² Valid for home loan applications of \$150,000 or more of new lending for owner occupiers approved after 9 February 2021 and is available for a limited time only. Interest only not available. 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.

³ Valid for new lending approved after 27 March 2020 for cars less than 5 years old and is available for a limited time only. Compulsory security interest over vehicle being purchased. Maximum loan amount must not exceed invoice price. 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.

⁴ After the expiry of the fixed rate period, the interest rate changes to QBANK's Classic Variable Home Loan Product Rate (currently 3.84%p.a. for owner occupier and 4.19%p.a. for investor).

[^] Valid for home loan applications of \$150,000 or more of new lending for investors approved after 9 February 2021 and is available for a limited time only. Interest only available up to 90% LVR. 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.

^{^^} Valid for car loan applications of new lending approved after 27 March 2020. 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.