

Personal Loans

The fees and charges applicable to secured and unsecured personal loans and overdrafts.²

Set Up Fees

Loan Funding Fee

Payable at the time of funding. \$150

Other Loan Fees

Contract Alteration Fee

Payable if you request a change to the loan contract prior to settlement that requires new documentation to be prepared. \$100

Variation Fee

Payable if you require any change to the loan contract or loan security. \$150

Copy of Documents Fee

Payable if you request a copy of a loan document. \$30

Paper Redraw Fee

Charged for each manual redraw; electronic redraws are free via QBANK Internet Banking. \$25

Guarantee

Payable in advance when a performance guarantee is issued and then annually thereafter. 2% of guarantee amount

Overdraft Over Limit Fee

Payable if you exceed your overdraft limit. \$30

Credit Cards

General Fees

QBANK fees and charges applicable to credit cards.²

Bluey Card Annual Fee

Nil

Bluey Rewarder Card Annual Fee

\$129

Late/Missed Payment Fee

Charged when the required payment is not paid by the due date. \$8

Credit Card Over Limit Fee

Payable if you exceed your credit card limit. \$8

Cash Advance Fee

\$4

² Government charges may apply.

You can obtain a copy of the General Information, Terms and Conditions by visiting qbank.com.au or call us on 13 77 28.