

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

First Home Buyer (95% LVR + LMI)	LVR	Owner Occupier	Comparison Rate (Owner)*
Classic (Variable)	<95% + LMI	3.41% p.a. ¹	3.44% p.a.
3 Year Fixed ²	<95% + LMI	3.19% p.a. ¹	3.70% p.a.

First Home Buyer (95% LVR + LMI) Important Information

Credit eligibility criteria, terms and conditions, fees and charges apply.
 Interest rates current as at 8 January 2021 and are subject to change without notice.
 Subject to lenders mortgage insurance approval.

To be eligible for First Home Buyer (95% LVR + LMI); a salary credit of at least \$1,500 per month must be deposited into your QBANK transaction account.

The First Home Buyer Offer of <95% LVR + LMI for fixed and variable, owner occupied loans only are available to Queensland Police Service (QPS), Queensland Fire and Emergency Services (QFES), Queensland Ambulance Service (QAS), Queensland Corrective Services (QCS) and Queensland Health Employees.

* **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.

1. Valid for home loan applications of \$150,000 or more of new lending for owner occupiers approved after 8 January 2021 and is available for a limited time only. Interest only not available. Offer may be withdrawn at any time. Offer not valid for redraw of advance repayments, existing QBANK members switching loans or internal refinances.

2. After the expiry of the fixed rate period, the interest rate changes to QBANK's Classic Variable Rate (currently 3.84%p.a.)

First Home Buyer (95% LVR including LMI)	LVR	Owner Occupier	Comparison Rate (Owner)*
Special Offer Classic [#] (Variable)	<95%	3.21% p.a. ¹	3.24% p.a.
Special Offer Classic Plus [#] (Variable)	<95%	3.41% p.a. ¹	3.73% p.a.
Classic (Variable)	<95%	3.84% p.a.	3.87% p.a.
Classic Plus (Variable)	<95%	4.14% p.a.	4.45% p.a.
1 Year Fixed ²	<95%	2.29% p.a.	3.72% p.a.
2 Year Fixed ²	<95%	2.29% p.a.	3.59% p.a.
3 Year Fixed ²	<95%	2.29% p.a.	3.47% p.a.
4 Year Fixed ²	<95%	2.29% p.a.	3.36% p.a.
5 Year Fixed ²	<95%	2.49% p.a.	3.33% p.a.

First Home Buyer (95% LVR including LMI) Important Information

Credit eligibility criteria, terms and conditions, fees and charges apply.
 Interest rates current as at 9 February 2021 and are subject to change without notice.
 Subject to lenders mortgage insurance approval.

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To be eligible for Special Offer loans; a salary credit of at least \$1,500 per month must be deposited into your QBANK transaction account.

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First Home Loan Deposit Scheme (FHLDS)	LVR	Owner Occupier	Comparison Rate (Owner)*
Classic (Variable)#	<95%	2.59% p.a. ¹	2.62% p.a.
2 Year Fixed#	<95%	1.97% p.a. ²	3.54% p.a.
3 Year Fixed#	<95%	1.97% p.a. ²	3.39% p.a.

First Home Loan Deposit Scheme (FHLDS) Important Information

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

Interest rates current as at 8 January 2021 and are subject to change without notice.

Applicants under the Scheme will be subject to scheme eligibility criteria, including but not limited to criteria in relation to income thresholds and property prices.

If you would like to know more about the Scheme please visit <https://www.nhfc.gov.au/what-we-do/fhlfs/>

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To be eligible for Special Offer loans; a salary credit of at least \$1,500 per month must be deposited into your QBANK transaction account.

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