

First Home Buyer Lending Rates Schedule



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FHB First Responders Exclusive Offer	LVR	Owner Occupier	Comparison Rate (Owner)*
FHB Classic (Variable)	<95% + LMI	4.74% p.a. ¹	4.76% p.a.
FHB 3 Year Fixed ²	<95% + LMI	6.69% p.a. ¹	5.92% p.a.

First Home Guarantee (FHBG)			
Classic (Variable)	<95%	3.94% p.a. ¹	3.96% p.a.

Important Information

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

Interest rates current as at 16 August 2022 for new lending approved on or after 16 August 2022 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.

¹ Valid for home loan applications of \$150,000 or more of new lending for owner occupiers 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 Offer may be withdrawn at any time.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.

² After the expiry of the fixed rate period, the interest rate changes to QBANK's Classic Variable Home Loan Product Rate (currently 5.59%p.a. for Owner Occupier | 5.61%p.a. Comparison Rate and 5.94% for Investor | 6.01% Comparison Rate*).

Applicants under the FHBG will be subject to eligibility criteria, including but not limited to criteria in relation to income thresholds and property prices. You can find more information about the FHBG on the National Housing Finance and Investment Corporation website: <https://www.nhfc.gov.au/>

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

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

Subject to lenders mortgage insurance approval.

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