Deposit Rates Schedule

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Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL / Australian Credit Licence 241413 | BSB: 704 052

Intro Saver Account

Variable rate (up to 5 months from the date the account is opened), interest calculated on daily balance, paid monthly.

Base rate	2.70% p.a.
Introductory rate*	2.90% p.a.
Total (base plus intro)	5.60% p.a.

*The Introductory interest rate applies only to balances up to $250,000. Any balance above this cap will earn interest at the applicable base rate. The introductory rate applies until the last day of the fourth (4) calendar month after the account is opened.

Pension Plus Account

Variable rate, interest calculated on daily balance, paid monthly on the last day of the month and tiered on portion of balance.

$0 - $4,999	0.00% p.a.
$5,000 - $49,999	1.70% p.a.
$50,000 and Over	3.10% p.a.

Bonus Saver

Variable rate, interest calculated on daily balance, paid monthly.

Base rate	0.01% p.a.
Bonus rate*	5.19% p.a.
Total (base plus bonus)	5.20% p.a.

*Bonus interest is capped at a maximum balance of $1,000,000. Limit of one Bonus Saver Account per member. Bonus rate is additional to the base rate and applies when deposits of at least $200 and no withdrawals are made during the month.

Everyday Plus, On Call & Teen On Call Account

Teen On Call is no longer available to new applicants.

All balances	0.00% p.a.

NetLink Direct Savings Account

Variable rate, interest calculated on daily balance, paid monthly.

All balances	2.70% p.a.

Teen Netlink Direct Savings Account

Variable rate, interest calculated on daily balance, paid monthly.

All balances	3.10% p.a.

Junior Saver

Junior Saver is no longer available to new applicants.
Variable rate, interest calculated on daily balance, paid monthly.

All balances	2.70% p.a.

Christmas Club

Christmas Club is no longer available to new applicants.
Variable rate, interest calculated on daily balance, paid yearly on 31 October.

All balances	2.65% p.a.

Term Deposits

Fixed rate, interest is calculated on a daily balance. Monthly and annual interest payments are not compounded. For investments ranging from 3-12 months (inclusive) the below rates are based on interest paid at maturity. For investments greater than 12 months, rates are based on interest paid annually. Monthly interest payments are available on all terms up to 60 months at 0.15% p.a. below the rates listed. Amounts over $1,000,000 are by negotiation.

	$2,000-$99,999	$100,000-$249,999	$250,000-$1,000,000
3 months	4.60% p.a	4.80% p.a	5.00% p.a
6 months	4.90% p.a	5.10% p.a	5.30% p.a
9 months	5.00% p.a	5.20% p.a	5.40% p.a
12 months	5.05% p.a	5.25% p.a	5.45% p.a
24 months	4.50% p.a	4.70% p.a	4.90% p.a
36 months	3.85% p.a	4.05% p.a	4.25% p.a
48 months	3.85% p.a	4.05% p.a	4.25% p.a
60 months	3.85% p.a	4.05% p.a	4.25% p.a

This interest rate brochure must be read in conjunction with QBANK's General Information and Terms & Conditions. The Schedule of Fees and Charges should also be read. Interest rates issued in accordance with the relevant provision of the Customer Owned Banking Code of Practice. QPCU Limited T/A QBANK is Incorporated under the Corporations Act and authorised to carry on banking business under the Banking Act. PLEASE NOTE: Interest rates are subject to change at any time. Visit qbank.com.au or call 13 77 28 to ensure you have the current rate.

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