

# we beat the big 4!

Rates current as at 14 January 2019

## \$500,000 Home Loans - Variable

| Institution            | NAB            | ANZ               | CBA            | Westpac                   | Qudos Bank Low Cost Home Loan   |                    |
|------------------------|----------------|-------------------|----------------|---------------------------|---------------------------------|--------------------|
| Package                | Choice Package | Breakfree Package | Wealth Package | Premier Advantage Package | With Value Package <sup>^</sup> | Without            |
| Advertised rate \$500k | 4.39%          | 4.51%             | 4.77%          | 4.53%                     | 3.68% <sup>1</sup>              | 3.79% <sup>1</sup> |
| Comparison rate        | 4.78%          | 4.90%             | 5.17%          | 4.92%                     | 4.09% <sup>2</sup>              | 3.79% <sup>2</sup> |
| Annual fee for package | \$395          | \$395             | \$395          | \$395                     | \$395                           | \$0                |

<sup>^</sup>A package fee of \$395 is payable annually.

## \$250,000 Home Loans - Variable

| Institution            | NAB            | ANZ               | CBA            | Westpac                   | Qudos Bank Low Cost Home Loan   |                    |
|------------------------|----------------|-------------------|----------------|---------------------------|---------------------------------|--------------------|
| Package                | Choice Package | Breakfree Package | Wealth Package | Premier Advantage Package | With Value Package <sup>^</sup> | Without            |
| Advertised rate \$250k | 4.39%          | 4.61%             | 4.87%          | 4.58%                     | 3.68% <sup>1</sup>              | 3.79% <sup>1</sup> |
| Comparison rate        | 4.78%          | 4.99%             | 5.27%          | 4.97%                     | 4.09% <sup>2</sup>              | 3.79% <sup>2</sup> |
| Annual fee for package | \$395          | \$395             | \$395          | \$395                     | \$395                           | \$0                |

<sup>^</sup>A package fee of \$395 is payable annually.

## \$150,000 Home Loans - Fixed

| Institution              | NAB   | ANZ   | CBA   | Westpac | Qudos Bank         |
|--------------------------|-------|-------|-------|---------|--------------------|
| 3 year interest rate     | 4.09% | 4.14% | 4.04% | 4.09%   | 3.99% <sup>3</sup> |
| 3 year comparison rate** | 5.06% | 5.10% | 5.16% | 5.17%   | 4.17% <sup>2</sup> |
| Annual fee for package   | \$395 | \$395 | \$395 | \$395   | \$0                |

## Secured Personal Car Loan

| Institution          | St. George                                   | CBA            | Westpac | Qudos Bank         |
|----------------------|--|----------------|---------|--------------------|
| Variable/Fixed       | Variable                                     | Fixed          | Fixed   | Variable           |
| Interest rates from  | 12.74%                                       | 10.49%         | 8.49%   | 7.09% <sup>4</sup> |
| Comparison rate from | 13.81%                                       | 9.54%          | 9.67%   | 7.30% <sup>5</sup> |
| Application fee      | \$195  | \$250          | \$250   | \$150              |
| Monthly fee          | \$12   | \$10           | \$12    | \$0                |
| Early repayment fee  | \$150 within first year of term, \$100 after | may be payable | \$175   | \$0                |

## Unsecured Personal Loan

| Institution          | NAB      | ANZ      | CBA      | St. George   | Qudos Bank          |
|----------------------|----------|----------|----------|--|---------------------|
| Variable/Fixed       | Variable | Variable | Variable | Variable   | Variable            |
| Interest rates from  | 13.49%   | 15.99%   | 13.90%   | 12.99%   | 11.64%              |
| Comparison rate from | 14.36%   | 16.85%   | 14.77%   | 14.06%   | 12.69% <sup>5</sup> |
| Application fee      | \$150    | \$150    | \$150    | \$195  | \$150               |
| Monthly fee          | \$10     | \$10     | \$10     | \$12   | \$0                 |
| Early repayment fee  | \$0      | \$0      | \$0      | \$150 if paid out within 12 months, \$100 thereafter | \$0                 |

## Term Deposits

| Institution               | NAB     | ANZ     | CBA      | St. George | Qudos Bank |
|---------------------------|---------|---------|----------|------------|------------|
| Minimum amount            | \$5,000 | \$5,000 | \$10,000 | \$5,000    | \$10,000   |
| Interest rate – 3 months  | 2.00%   | 1.25%   | 2.00%    | 2.00%      | 2.50%      |
| Interest rate – 6 months  | 2.10%   | 1.40%   | 2.05%    | 2.10%      | 2.60%      |
| Interest rate – 12 months | 2.40%   | 1.40%   | 2.20%    | 2.40%      | 2.70%      |
| Interest rate – 24 months | 2.60%   | 1.80%   | 2.30%    | 2.50%      | 2.85%      |
| Interest rate – 36 months | 2.60%   | 1.75%   | 2.40%    | 2.60%      | 3.00%      |

## Important information:

Source of competitor rates: mozo.com.au. Table shows selected products only and other products may be cheaper. Rates based on published rates at the date of printing and may not incorporate any recent rate change announcements.

Loans are subject to approval. Normal lending criteria and fees and charges apply. Terms and conditions apply and available on request. Mortgage insurance is required for home loans over 80% and is subject to approval.

1. Rate based on applications for new owner-occupied home loans for established homes over \$150,000, with a deposit of 20% or more with principal and interest repayments received from 20 November 2018. Excludes existing loans, switching and variations. These offers can be withdrawn by Qudos Bank at any time. For more information and interest rates, please call 1300 747 747.

2. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a loan for an owner-occupied (and for the fixed loan displayed, fixed for 3 years) established home over \$150,000, monthly repayment frequency, a term of 25 years, a 20% or more deposit with principal and interest repayments. For more information and interest rates, please call 1300 747 747.


3. Rate based on applications for new owner-occupied home loans for established homes over \$150,000 fixed for 3 years, with a deposit of 20% or more with principal and interest repayments received from 20 November 2018. Fixed rate may change prior to funding. On expiration of the fixed rate period, the interest rate reverts to a variable rate currently 4.24% for Owner Occupier and 4.89% for Investment home loans.


4. A maximum amount of \$150,000 applies for vehicles up to 3 years old and \$75,000 for vehicles between 3 and 5 years old. Minimum amount \$10,000.

5. WARNING: Comparison rates apply to the example or the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a monthly repayment frequency and an unsecured loan of \$10,000 with a term of 3 years, or a secured loan of \$30,000 with a term of 5 years (as applicable).

You should read and consider the relevant Terms and Conditions and our Financial Services Guide available on our website [qudosbank.com.au](http://qudosbank.com.au), before deciding whether to obtain any of our financial products or services.

For more information or to apply:

 Call us 1300 747 747

 Apply online at [qudosbank.com.au](http://qudosbank.com.au)

 Drop into your nearest branch

**1300 747 747 | [qudosbank.com.au](http://qudosbank.com.au)**