

# Compare our Home Loans



These features are current for new business\* from 20 November 2018

	No Frills Home Loan	Low Cost Home Loan	Low Cost Home Loan (Value Package)	Qantas Points Home Loan	Fixed Rate Home Loan	Variable Rate Home Loan
<b>Product</b>	Owner-Occupier	Owner-Occupier Investment	Owner-Occupier Investment	Owner-Occupier Investment	Owner-Occupier Investment	Owner-Occupier Investment
<b>Loan type</b>	Variable	Variable	Variable	Variable	Fixed	Variable
<b>Loan term</b>	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years	1-5 years	Up to 30 years
<b>Interest-only options available<sup>1</sup></b>	x	✓	✓	✓	✓	✓
<b>Minimum amount</b>	\$150k	\$150k	\$150k	\$150k	\$150k	No minimum amount
<b>Minimum deposit<sup>2</sup></b>	20%	10%	10%	10%	10%	5%
<b>100% offset available</b>	x	✓	✓	✓	x	✓
<b>Annual fee</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Annual package fee</b>	\$0	\$0	\$395	\$0	\$0	\$0
<b>Redraw available</b>	✓	✓	✓	✓	x	✓
<b>Redraw fee</b>	\$0	\$0	\$0	\$0	N/A	\$0
<b>Account keeping fee</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Establishment fee (established homes)</b>	\$0	\$0	\$0	\$0	\$0	\$600
<b>Construction loan available</b>	x	✓	x	✓	x	✓
<b>Establishment fee (Construction loan)</b>	N/A	\$600	N/A	\$600	N/A	\$600
<b>Split loans<sup>3</sup></b>	With Fixed Rate Home Loans Only	✓	✓	✓	✓	✓
<b>Insurance discounts<sup>4,5</sup></b>	N/A	10% off Allianz Home & Contents Insurance for 1st years premium <sup>4</sup>	Up to 12 months Allianz Insurance cover for the price of 11 months <sup>4,5</sup>	15% off Allianz Home & Contents Insurance for 1st years premium <sup>4</sup>	N/A	N/A
<b>Qantas points<sup>6</sup></b>	x	x	x	✓	x	x
<b>Annual fee waived (\$249) on Visa Platinum Credit Card<sup>7</sup></b>	x	x	✓	x	x	x

## Important Information




Loans are subject to approval. Normal lending criteria terms and conditions and fees and charges apply.

\*Excludes existing loans, switching and variations. These offers can be withdrawn by Qudos Bank at any time.

1. Interest only subject to approval. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.
2. Mortgage insurance is required for home loans over 80% and is subject to approval.
3. Product deposit requirements vary, split options must meet the highest minimum deposit amount.
4. Discount applies to first year's premium when purchased at time of funding. Qudos Bank arranges this insurance as an agent for Allianz Australia Insurance Limited ABN 15 000 122 850, ASFL No. 234 708. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. Before deciding to acquire this insurance, please read the relevant Product Disclosure Statement, our Financial Services Guide and the Allianz Financial Services Guide (available at [qudosbank.com.au](http://qudosbank.com.au) or call us on 1300 747 747). We receive commission on these insurance products as a percentage of the premium paid for each policy ranging between 10–30%. See our FSG or ask us for more details.
5. Offer valid for new Home and Contents and Motor insurance policies purchased through Qudos Bank from 23/04/18 to 23/04/19. Available only for policies purchased in-branch or via the contact centre and cannot be used in conjunction with any other offer. Offer applies to standard rates (excluding optional covers) and is for the first year's premium only (unless stated otherwise). Other discounts may apply to insurance purchased via other methods.
6. Qantas Points accrue in accordance with and subject to the Qantas Points Banking Rewards Terms and Conditions issued by Qudos Bank, available at [qudosbank.com.au](http://qudosbank.com.au). You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply, however, Qudos Bank has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qudos Bank members who are not already a Qantas Frequent Flyer member and who apply at [qantas.com/joinffqudos](http://qantas.com/joinffqudos). Membership and the earning and redemption of points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available at [qantas.com/terms](http://qantas.com/terms). Qudos Bank recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities. Qudos Bank is the issuer, offeror and administrator of the Qantas Points Banking products and is a credit provider and credit licensee under National Consumer Credit laws.
7. Waived annually whilst signed up to the Value Package. Only available for one Visa Platinum Credit Card per Value Package.

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.

To apply for a home or investment loan, contact us:

-  Call us 1300 747 747
-  Visit us online at [qudosbank.com.au](http://qudosbank.com.au)
-  Drop into your nearest branch

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