

# interest rates



These interest rates are effective as at: 20 November 2018

This Interest Rate brochure is to be read together with the Terms and Conditions for Savings Accounts and Payment Services.

## Deposits

### Qantas Points Saver

On Call Savings	Rate p.a.
All balances	1.50%

### Bonus Saver

Balance	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
All balances	0.05%	2.35%*	2.40%

\*Bonus Rate applied if no withdrawals are made during the month.

### Savings Accounts

Daily Balance	Rate p.a.
\$1 million & over	1.75%
\$500,000 to \$999,999.99	1.50%
\$250,000 to \$499,999.99	1.25%
\$100,000 to \$249,999.99	1.00%
\$50,000 to \$99,999.99	0.50%
Below \$49,999.99	0.00%

### QSaver

On Call Savings	Rate p.a.
\$500,000 & over	2.00%
Below \$500,000	1.75%

### Term Deposits – for new Term Deposits from effective date of this brochure

Term Deposits <sup>#</sup>	3 months	6 months	9 months	12 months	24 months	36 months
\$2,000 to \$4,999.99	1.05%	n/a	n/a	n/a	n/a	n/a
\$5,000 to \$9,999.99	1.75%	1.75%	1.75%	1.75%	2.00%	2.00%
Over \$10,000	2.50%	2.60%	2.70%	2.70%	2.85%	3.00%

\*All rates are per annum

More information on Qwealth and Retirement Savings Account interest rates can be found in the relevant Supplementary Product Disclosure Statement or Interest Rates booklet.

### Cash Management Account

On Call Savings	Rate p.a.
All balances	1.50%

### DIY Super Saver

Tier	Base Rate p.a.	Bonus Rate* p.a.	Maximum Rate p.a.
\$10,000 & over	1.75%	0.65%*	2.40%
Below \$10,000	1.75%	0.00%	1.75%

\*Bonus Rate applied if no withdrawals are made during the month.

### Retirement Savings Accounts

Daily Balance	Rate (before tax) p.a.	Rate (after tax) p.a.
\$1 million & over	1.85%	1.5725%
\$500,000 to \$999,999.99	1.85%	1.5725%
\$250,000 to \$499,999.99	1.60%	1.3600%
\$50,000 to \$249,999.99	1.60%	1.3600%
Below \$50,000	0.60%	0.5100%
<b>Allocated Pensions</b>		
\$1 million & over	2.10%	2.10%
\$500,000 to less than \$1 million	1.85%	1.85%
\$0 to less than \$500,000	1.60%	1.60%

### Term Deposits Special Offers – for new Term Deposits from effective date of this brochure

Term	Minimum	Rate p.a.
5 months	\$10,000	2.50%
7 months	\$10,000	2.60%
11 months	\$10,000	2.70%

## New loans for established homes from effective date\*

### No Frills Home Loan+

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
Owner Occupied	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Loan \$150,000 and above	3.69%	3.69%	N/A	N/A	N/A	N/A

+Only available for owner-occupied homes with principle and interest repayments.

### Low Cost Home Loan

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
Loan \$150,000 and above	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupied - Principal & Interest	3.79%	3.79%	3.89%	3.89%	N/A	N/A
Owner Occupied - Interest Only	4.19%	3.95%	4.29%	3.98%	N/A	N/A
Investment - Principal & Interest	4.19%	4.19%	4.29%	4.29%	N/A	N/A
Investment - Interest Only	4.59%	4.35%	4.69%	4.39%	N/A	N/A

### Low Cost Home Loan (Value Package)^

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
Loan \$150,000 and above	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupied - Principal & Interest	3.68%	4.09%	3.78%	4.19%	N/A	N/A
Owner Occupied - Interest Only	4.08%	4.20%	4.18%	4.24%	N/A	N/A
Investment - Principal & Interest	4.08%	4.48%	4.18%	4.58%	N/A	N/A
Investment - Interest Only	4.48%	4.60%	4.58%	4.64%	N/A	N/A

^A package fee of \$395 is payable annually.

### Qantas Points Home Loan^^

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
Loan \$150,000 and above	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupied - Principal & Interest	3.94%	3.94%	4.04%	4.04%	N/A	N/A
Owner Occupied - Interest Only	4.34%	4.10%	4.44%	4.14%	N/A	N/A
Investment - Principal & Interest	4.34%	4.34%	4.44%	4.44%	N/A	N/A
Investment - Interest Only	4.74%	4.50%	4.84%	4.54%	N/A	N/A

^^Qantas points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions, available on our website at [www.quodosbank.com.au/Support/TheFinePrint](http://www.quodosbank.com.au/Support/TheFinePrint).

### Standard Variable Rate Home Loans

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
Loan \$150,000 and above	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
Owner Occupied - Principal & Interest	4.58%	4.62%	4.58%	4.62%	4.94%	4.98%
Owner Occupied - Interest Only	4.58%	4.62%	4.58%	4.62%	4.94%	4.98%
Investment - Principal & Interest	5.19%	5.23%	5.19%	5.23%	5.19%	5.23%
Investment - Interest Only	5.19%	5.23%	5.19%	5.23%	5.19%	5.23%

## Fixed Rate Home Loans~

Owner Occupied - Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
1 Year Owner Occupied Principal & Interest	3.89%	4.21%	3.99%	4.22%	N/A	N/A
1 Year Owner Occupied Interest Only	4.29%	4.24%	4.39%	4.25%	N/A	N/A
2 Year Owner Occupied Principal & Interest	3.89%	4.18%	3.99%	4.19%	N/A	N/A
2 Year Owner Occupied Interest Only	4.29%	4.25%	4.39%	4.27%	N/A	N/A
3 Year Owner Occupied Principal & Interest	3.99%	4.17%	4.09%	4.20%	N/A	N/A
3 Year Owner Occupied Interest Only	4.39%	4.28%	4.49%	4.30%	N/A	N/A
4 Year Owner Occupied Principal & Interest	4.09%	4.19%	4.19%	4.22%	N/A	N/A
4 Year Owner Occupied Interest Only	4.49%	4.32%	4.59%	4.36%	N/A	N/A
5 Year Owner Occupied Principal & Interest	4.19%	4.22%	4.29%	4.26%	N/A	N/A
5 Year Owner Occupied Interest Only	4.59%	4.38%	4.69%	4.42%	N/A	N/A

Investment- Loan \$150,000 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>	Rate p.a.	Comp. rate <sup>1,2</sup>
1 Year Investment Principal & Interest	4.29%	4.83%	4.39%	4.84%	N/A	N/A
1 Year Investment Interest Only	4.29%	4.83%	4.39%	4.84%	N/A	N/A
2 Year Investment Principal & Interest	4.29%	4.78%	4.39%	4.80%	N/A	N/A
2 Year Investment Interest Only	4.29%	4.78%	4.39%	4.80%	N/A	N/A
3 Year Investment Principal & Interest	4.39%	4.76%	4.49%	4.78%	N/A	N/A
3 Year Investment Interest Only	4.39%	4.76%	4.49%	4.79%	N/A	N/A
4 Year Investment Principal & Interest	4.49%	4.75%	4.59%	4.79%	N/A	N/A
4 Year Investment Interest Only	4.49%	4.76%	4.59%	4.79%	N/A	N/A
5 Year Investment Principal & Interest	4.59%	4.76%	4.69%	4.81%	N/A	N/A
5 Year Investment Interest Only	4.59%	4.77%	4.69%	4.81%	N/A	N/A

~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-occupied home loans and 4.89% for investment home loans.

## Other new loans from effective date\*

### Other Home/Investment Loans ++

Loan Type	Rate p.a.
Home/Investment Access	4.58%

++A \$600 establishment fee applies to this loan.

### Personal Loans

Loan Type	Rate p.a.	Comp. rate <sup>1,3</sup>
Car Loan – Secured	7.09%	7.30%
Personal Loan – Unsecured <sup>5</sup>	11.64%	12.69%
Overdrafts – Unsecured <sup>5</sup>	11.84%	n/a

### Credit Cards ~~

Feature	Visa Lifestyle	Visa Lifestyle Plus	Visa Platinum
Interest-free days	0	Up to 46	Up to 55
Variable interest p.a	12.34%	15.85%	18.99%
5 month intro rate p.a <sup>4</sup>	4.99%	4.99%	4.99%

~~Apply for up to \$20,000 credit card maximum. Annual fee applies to the Visa Platinum credit cards. Terms and Conditions apply to all credit cards, available at [www.qudosbank.com.au/Support/TheFinePrint](http://www.qudosbank.com.au/Support/TheFinePrint)

### Qantas Points Car Loan^^

Loan Type	Rate p.a.	Comp. rate <sup>1,3</sup>
Fixed Rate Loan – Secured	8.59%	8.80%

^^Qantas points accrue in accordance with and subject to the Qantas Points Banking Terms and Conditions, available on our website at [www.qudosbank.com.au/Support/TheFinePrint](http://www.qudosbank.com.au/Support/TheFinePrint).

### Important Information

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

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.

\*Excludes existing loans, switching and variations. These offers can be withdrawn by Qudos Bank at any time. Construction loans are available for the Low Cost, Qantas Points and Standard Variable Rate Home Loans for a \$600 establishment fee. For more information and interest rates, please call 1300 747 747.

1. 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.

2. Our comparison rate assumes a loan for an established home of \$150,000, monthly repayment frequency and a term of 25 years (with the purpose, repayment type and deposit amount as relevant). For more information and interest rates, please call 1300 747 747. Comparison rates for variable interest only loans are based on an initial 5 year interest only period and a revert rate on expiration of the interest only period of the relevant product assuming a deposit of 20% or more. Comparison rates for interest only fixed loans are based on an initial interest only period equal in length to the fixed period and a variable revert rate expiration of the interest only period currently 4.24% for owner occupied loans and 4.89% for investment loans. For the comparison rate on construction loans (available on Low Cost Home Loan, Qantas Points Home Loan and Standard variable Home Loan) please call 1300 747 747.

3. A 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) and a monthly repayment frequency have been used to calculate the comparison rate for all personal loans.

4. Intro rate applies to all transactions (including purchases and balance transfers) for the first five months from the first date your account is approved and then reverts to the standard variable rate currently 12.34% for Visa Lifestyle, 15.85% for Visa Lifestyle Plus and 18.99% for Visa Platinum.

5. Maximum loan amount for an unsecured personal loan is \$25,000.




Important note: Interest may change at the discretion of Qudos Bank. We may change the interest rate, method of calculation or the frequency of interest payments without your consent.

You should also read the relevant Terms and Conditions, Product Disclosure Statement and our Financial Services Guide available on our website before deciding to apply for any of our financial products and services.

#### Financial Claims Scheme

Depositors with Qudos Bank may be entitled to payment under the financial claims scheme, subject to a limit for each depositor. More information about the scheme can be obtained from the APRA website at [apra.gov.au](http://apra.gov.au) and the APRA hotline on 1300 13 10 60.

### For more information:

-  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)**