

Compare our Home Loans

These features are current for new business* from 25 September 2020

	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	Construction Loan
Product	Owner Occupier Investment	Owner Occupier Investment	Owner Occupier Investment	Owner Occupier Investment	Owner Occupier Investment	Owner Occupier Investment	Owner Occupier Investment
Loan type	Variable	Variable	Variable	Variable	Fixed	Variable	Variable
Loan term	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years	1 to 5 years	Up to 30 years	Up to 30 years [^]
Interest-only options available¹	✓	✓	✓	✓	✓	✓	For construction period [^]
Fixed Rate available	x	x	x	x	1 to 5 years	x	x
Minimum amount	\$150k	\$150k	\$150k	\$150k	\$150k	No minimum amount	\$150k
Minimum deposit²	20%	10%	10%	10%	10%	5%	10%
Free Multiple Offset Accounts	x	✓	✓	✓	x	✓	✓
Annual fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Annual package fee	\$0	\$0	\$395	\$0	\$0	\$0	\$0
Redraw available	✓	✓	✓	✓	x	✓	✓ ^{^^}
Redraw fee	\$0	\$0	\$0	\$0	N/A	\$0	\$0
Account keeping fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Establishment fee	\$0	\$0	\$0	\$0	\$0	\$600	\$600
Split loans³	With Fixed Rate Home Loans Only	✓	✓	✓	✓	✓	x
Insurance discounts⁴	N/A	N/A	Up to 12 months Allianz insurance cover for the price of 11 months in your first year ⁴	15% off Allianz Home & Contents Insurance for first years premium ⁴	N/A	N/A	N/A
Qantas Points⁵	x	x	x	✓	x	x	x
Annual fee waived (\$249) on Visa Platinum Credit Card⁶	x	x	✓	x	x	x	x

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.

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 These offers can be withdrawn by Qudos Bank at any time.




^ Construction period is up to the date the final progress payment is made or 12 months from the date we first advance money to you, whichever is earliest.

^^ Redraw is not available during the construction period.

1. Only monthly repayment options available for interest only loans. 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. Offer valid for new Allianz Home and Contents insurance policies purchased through Qudos Bank branches or via the Qudos Bank 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). Minimum premiums may apply. Any discounts / entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. Other discounts may apply to insurance purchased via other methods. 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 (PDS), our Financial Services Guide and the Allianz Financial Services Guide. To see the PDS please click on the relevant insurance product PDS www.qudosbank.com.au/Products/Insurance or to have the PDS sent out to you, 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. 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. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. 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. 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.
6. 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 at qudosbank.com.au) available on our website qudosbank.com.au, before deciding whether to obtain any of our financial products or services.

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.

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

-  Call us 1300 747 747
-  Visit us online at qudosbank.com.au
-  Drop into your nearest branch

1300 747 747 | qudosbank.com.au

Qudos Mutual Limited trading as Qudos Bank

ABN 53 087 650 557 | AFSL/Australian Credit Licence 238 305 | BSB 704 865

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Interest rates are current for new business from

21 September 2020