

Compare our home loans

These features are current for new business* from July 2022

	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	✓	✓
Unlimited extra repayments at no cost	✓	✓	✓	✓	Up to \$10,000 per year	✓	✓
Annual fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Annual package fee	\$0	\$0	\$199	\$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
Qantas Points⁴	x	x	x	✓	x	x	x
Annual fee waived (\$199) on Visa Platinum Credit Card⁵	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 These offers can be withdrawn by Qudos Bank at any time.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. 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.
5. 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, before deciding whether to obtain any of our financial products or services.