

Interest rates



These interest rates are effective as at: 27 September 2021

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	0.45%

Bonus Saver

Balance	Base Rate p.a.	Bonus Rate* p.a.	Maximum Base Rate p.a.
All balances	0.05%	0.65%	0.70%

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

Savings Accounts

Daily Balance	Rate p.a.
\$1 million & over	0.05%
\$500,000 to \$999,999.99	0.05%
\$250,000 to \$499,999.99	0.05%
\$100,000 to \$249,999.99	0.05%
\$50,000 to \$99,999.99	0.05%
Below \$50,000	0.00%

QSaver

On Call Savings	Rate p.a.
\$500,000 & over	0.60%
Below \$500,000	0.50%

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

Term Deposits*	3 months	6 months	9 months	12 months	24 months	36 months
\$2,000 to \$4,999.99	0.45%	n/a	n/a	n/a	n/a	n/a
\$5,000 to \$9,999.99	0.45%	0.50%	0.50%	0.65%	0.55%	0.55%
\$10,000 and over	0.45%	0.50%	0.50%	0.65%	0.55%	0.55%

*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	0.45%

DIY Super Saver

Tier	Base Rate p.a.	Bonus Rate* p.a.	Maximum Rate p.a.
\$10,000 & over	0.35%	0.35%	0.70%
Below \$10,000	0.35%	0.00%	0.35%

*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	1.00%	0.85%
\$500,000 to \$999,999.99	1.00%	0.85%
\$250,000 to \$499,999.99	0.75%	0.6375%
\$50,000 to \$249,999.99	0.75%	0.6375%
Below \$50,000	0.10%	0.085%
Allocated Pensions		
\$1 million & over	1.00%	1.00%
\$500,000 to \$999,999.99	1.00%	1.00%
Below \$500,000	0.75%	0.75%

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

Daily Balance	Minimum	Rate p.a.
5 months	\$10,000	0.50%
7 months	\$10,000	0.50%
11 months	\$10,000	0.55%

New loans from effective date*

No Frills Home Loan

Loan \$150,000 and above	30% deposit or more		At least 20% but less than 30% deposit		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupied - Principal & Interest	2.29%	2.29%	2.39%	2.39%	N/A	N/A	N/A	N/A
Owner Occupied - Interest Only	3.14%	2.67%	3.14%	2.67%	N/A	N/A	N/A	N/A
Investment - Principal & Interest	2.84%	2.84%	2.84%	2.84%	N/A	N/A	N/A	N/A
Investment - Interest Only	3.14%	2.95%	3.14%	2.95%	N/A	N/A	N/A	N/A

Low Cost Home Loan

Loan \$150,000 and above	30% deposit or more		At least 20% but less than 30% deposit		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupied - Principal & Interest	2.49%	2.49%	2.59%	2.59%	2.79%	2.79%	N/A	N/A
Owner Occupied - Interest Only	3.34%	2.87%	3.34%	2.87%	3.54%	2.95%	N/A	N/A
Investment - Principal & Interest	3.04%	3.04%	3.04%	3.04%	3.24%	3.24%	N/A	N/A
Investment - Interest Only	3.34%	3.15%	3.34%	3.15%	3.54%	3.23%	N/A	N/A

Construction Loans⁺⁺

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 ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupied - Interest Only	2.59%	2.62%	2.79%	2.83%	N/A	N/A
Investment - Interest Only	3.34%	3.10%	3.54%	3.30%	N/A	N/A

++ A \$600 establishment fee applies.

Low Cost Home Loan (Value Package)[^]

Loan \$150,000 and above	30% deposit or more		At least 20% but less than 30% deposit		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupied - Principal & Interest	2.39%	2.83%	2.49%	2.93%	2.69%	3.12%	N/A	N/A
Owner Occupied - Interest Only	3.24%	3.16%	3.24%	3.16%	3.44%	3.23%	N/A	N/A
Investment - Principal & Interest	2.94%	3.37%	2.94%	3.37%	3.14%	3.56%	N/A	N/A
Investment - Interest Only	3.24%	3.43%	3.24%	3.43%	3.44%	3.51%	N/A	N/A

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

Qantas Points Home Loan^^

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 ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupied - Principal & Interest	2.69%	2.69%	2.89%	2.89%	N/A	N/A
Owner Occupied - Interest Only	3.44%	2.97%	3.64%	3.05%	N/A	N/A
Investment - Principal & Interest	3.14%	3.14%	3.34%	3.34%	N/A	N/A
Investment - Interest Only	3.44%	3.25%	3.64%	3.33%	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.qudosbank.com.au/Support/TheFinePrint.

Fixed Rate Home Loans~

Owner Occupied - Loan \$150,00 and above	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
1 Year Owner Occupied - Principal & Interest	1.89%	2.71%	2.19%	2.74%	N/A	N/A
1 Year Owner Occupied - Interest Only	2.59%	2.77%	2.79%	2.79%	N/A	N/A
2 Year Owner Occupied - Principal & Interest	1.89%	2.64%	2.19%	2.69%	N/A	N/A
2 Year Owner Occupied - Interest Only	2.59%	2.76%	2.79%	2.79%	N/A	N/A
3 Year Owner Occupied - Principal & Interest	1.99%	2.59%	2.19%	2.64%	N/A	N/A
3 Year Owner Occupied - Interest Only	2.59%	2.74%	2.79%	2.79%	N/A	N/A
4 Year Owner Occupied - Principal & Interest	2.59%	2.73%	2.79%	2.79%	N/A	N/A
4 Year Owner Occupied - Interest Only	3.09%	2.88%	3.29%	2.95%	N/A	N/A
5 Year Owner Occupied - Principal & Interest	2.59%	2.71%	2.79%	2.79%	N/A	N/A
5 Year Owner Occupied - Interest Only	3.09%	2.90%	3.29%	2.98%	N/A	N/A

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Fixed Rate Home Loans[~]
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Investment - Loan \$150,00 and above	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
1 Year Investment - Principal & Interest	2.39%	3.16%	2.59%	3.18%	N/A	N/A
1 Year Investment - Interest Only	2.59%	3.18%	2.79%	3.20%	N/A	N/A
2 Year Investment - Principal & Interest	2.39%	3.09%	2.59%	3.13%	N/A	N/A
2 Year Investment - Interest Only	2.59%	3.13%	2.79%	3.16%	N/A	N/A
3 Year Investment - Principal & Interest	2.39%	3.03%	2.59%	3.08%	N/A	N/A
3 Year Investment - Interest Only	2.59%	3.08%	2.79%	3.13%	N/A	N/A
4 Year Investment - Principal & Interest	2.89%	3.13%	3.09%	3.19%	N/A	N/A
4 Year Investment - Interest Only	3.09%	3.19%	3.29%	3.26%	N/A	N/A
5 Year Investment - Principal & Interest	2.89%	3.10%	3.09%	3.18%	N/A	N/A
5 Year Investment - Interest Only	3.09%	3.18%	3.29%	3.26%	N/A	N/A

~ All fixed rate owner occupied loans revert to 2.79% and all fixed rate investment loans revert to 3.24%

Standard Variable Rate Home Loans^{}**

	20% deposit or more		At least 10% but less than 20% deposit		Less than 10% deposit	
	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}	Rate p.a.	Comp. rate ^{1,2}
Owner Occupied - Principal & Interest	3.19%	3.23%	3.39%	3.43%	3.49%	3.53%
Owner Occupied - Interest Only	3.94%	3.51%	4.14%	3.59%	4.24%	3.63%
Investment - Principal & Interest	3.64%	3.68%	3.84%	3.88%	3.94%	3.98%
Investment - Interest Only	3.94%	3.79%	4.14%	3.87%	4.24%	3.91%

** Principal and interest or interest only repayments available (subject to approval). A \$600 establishment fee applies.

Other new loans from effective date*

Other Home/Investment Loans⁺⁺

Loan Type	Rate p.a.
Home/Investment Access	3.78%

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

Personal Loans⁺⁺

Loan Type	Rate p.a.	Comp. rate ^{1,3}
Car Loan – Secured	6.19%	6.40%
Personal Loan – Unsecured ⁵	10.74%	11.79%
Overdrafts – Unsecured ⁵	10.94%	N/A

⁺⁺ A \$150 establishment fee applies to personal loans.

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. ⁴	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.

Qantas Points Car Loan^{^^}

Loan Type	Rate p.a.	Comp. rate ^{1,3}
Fixed Rate Loan – Secured	6.99%	7.20%

^{^^} 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.

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.

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. Comparison rate assume a loan amount of \$150,000 with monthly repayments and a loan term of 25 years. For principle and interest loans, the comparison rate is based on the relevant deposit amount, loan purpose (i.e. owner-occupied or investment) and repayment type (i.e. principle & interest or interest only). For variable interest only loans, the comparison rate is based on a 5-year interest only period, reverting to the interest rate applicable to a principle and interest loan with a deposit of 20% or more for the relevant purpose and product type. (i.e. Low Cost, Qantas Points etc). For fixed rate loans, the comparison rate is based on the initial fixed period (for the relevant deposit amount, purpose and repayment type), reverting to 2.79% for owner-occupied loans and 3.24% for investment loans. For fixed interest only loans, the interest only period is equal to the fixed period. For construction loans, the comparison rate is based on a 12 months interest only period, reverting to the interest rate applicable to a principle and interest Low Cost Home Loan with the relevant purpose and deposit amount.
3. 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) 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 interest rate.
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. The target market determination for our products are available at www.qudosbank.com.au/support/legal/target-market-determinations/.

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 and the APRA hotline on 1300 13 10 60.

For more information:

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

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