



Queensland  
Country Bank

# Broker Bulletin

Keeping you updated on the latest information from the Queensland Country Bank Broker Team.

Visit the Broker Portal

March 2024

## Red hot variable rates for Owner Occupiers and Investors

We continue to offer competitive rates on our home loans, including our [Special Variable Ultimate Home Loan Package](#) at 5.99% p.a. for Owner Occupied Borrowers<sup>1</sup> (6.34% p.a. comparison rate), up to 80% LVR.

For investors with less than 80% LVR, we're able to offer our [Special Variable Home Loan Package](#)<sup>2</sup> at 6.19% p.a. (6.54% p.a. comparison rate).

For those clients looking for a fixed option, our [2 Year Special Fixed Rate Ultimate Home Loan Package](#) is available for both owner occupied and investment borrowers.

As always, please reach out if you've got any questions or would like to discuss any of your deals, or take a look at all our rates below.

View our latest rates

Celebrate your savings with a home loan worth waiting for!

Owner Occupied

SPECIAL VARIABLE PACKAGE RATE (<80%)


5.99% p.a.

COMPARISON RATE\*

6.34% p.a.



[Learn more.](#)




### Broker Portal

We continually update [queenslandcountry.bank/broker](#) with resources for your applications. Please ensure you always access our calculators, tools and key information direct from the website, this ensures you are always using the most current information. Please do not save copies on your computer.

#### Latest updated documents

- [Loan Commentary Guide \(Word\)](#)
- [Loan Affordability Calculator](#)
- [Credit policy](#)



### Reminders

#### Processing times

We're working as quickly as possible to process your applications. At present, please expect the following processing times:

- Applications: up to three business days for pick up, with review and assessment to then commence
- Credit assessing: up to two business days (+ LMI assessment times)
- Mortgage prep: up to three business days

## News and tips

### Small Business Banking platform

Did you know that we also offer business banking? As a broker, you can submit deals via our Small Business Banking platform.

If you have a client looking for finance for their Small Business, talk to your Business Development Manager today.

### Loan commentary required for all submissions

Don't forget that all loan applications should be accompanied by loan commentary, covering off on the 5Cs of credit. To make it easier to send your submission notes, we've added a 'word' template as a guide, available on the Broker Portal.

You can find the [Loan Commentary Guide here](#).

### Fraud and scams

Instances of fraud and scams have been on the rise, and it's our duty to protect our Members. We update our website regularly with information on the latest scams and tips to stay safe online.

Take a look at our Fraud and Scams site and share with your clients.

Fraud and scam alerts

### Queensland Country scoops up Canstar and Mozo awards

We're proud to announce that we've been awarded three awards for our Investor Home Loan product in 2024.

We received the Canstar Award for Outstanding Value - Investment Home Lender, the Canstar Award for Outstanding Value - Investment Variable Home Lender and the Mozo Experts Choice Award 2024 - Investor Home Loan.



### More competitive rates



#### New Car Loan (New or demo cars)<sup>3</sup>

Available for new or demo vehicles with loan terms up to seven years. [Learn more.](#)



#### Reno Loan<sup>4</sup>

Get up to \$50,000 for all those smaller home improvements without the need to extend a home loan. [Learn more.](#)

Our interest rates are regularly reviewed. Please always refer to [queenslandcountry.bank/rates](#) for the most current rates and fees.

★★★★★

**Great variable rate. Spectacular customer service.**

"Extremely happy with my home loan from Queensland Country... I felt important, and well-looked after through the entire process" – Wade Jensen

PRODUCT  REVIEW  
.COM.AU

### Get in touch

Please contact your Relationship Manager directly or email [brokersupport@queenslandcountry.bank](mailto:brokersupport@queenslandcountry.bank).



**Sharon Evans**

Head of Third Party Distribution

[sevans@queenslandcountry.bank](#)

0407 722 800



**Paul Cavallaro**

Broker Relationship Manager

[pcavallaro@queenslandcountry.bank](#)

0400 266 679



**Deborah Salter**

Broker Relationship Manager

[dsalter@queenslandcountry.bank](#)

0498 641 980



**Tristan Scott**

Business Development Manager

[tscott@queenslandcountry.bank](#)

0438 905 426



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1800 075 078 • [queenslandcountry.bank](#)

All interest rates quoted are per annum and rates are subject to change without notice. Special offers may be withdrawn at any time before a loan contract is entered into.

The Canstar Award for Outstanding Value - Investment Home Lender and the Canstar Award for Outstanding Value - Investment Variable Home Lender were received in February 2024.

Must read information:

#### <sup>1</sup>Special Fixed Package Rate (<80%) - Owner Occupied

This product is available from 14 February 2024 under Ultimate Home Loan Package for new owner occupied principal and interest loans, minimum new borrowings of \$100,000 and 80% maximum loan to value ratio. Not available for the restructure of existing loan facilities with us. Offer includes a 2.75% discount off the Principal and Interest Standard Variable Rate for the life of the loan as detailed in the loan contract and is subject to withdrawal any time before the loan contract is entered into.

Comparison rate calculated on a secured loan of \$150,000 over a 25 year term based on monthly repayments.

#### <sup>2</sup>Special Variable Package Rate (<80%) - Investors

This product is available from 14 February 2024 under Ultimate Home Loan Package for new residential investment principal and interest loans, minimum new borrowings of \$100,000 and 80% maximum loan to value ratio. Not available for the restructure of existing loan facilities with us. Offer includes a 2.55% discount off the Principal and Interest Standard Variable Rate for the life of the loan as detailed in the loan contract and is subject to withdrawal any time before the loan contract is entered into.

Comparison rate calculated on a secured loan of \$150,000 over a 25 year term based on monthly repayments.

#### <sup>3</sup>New Car Loan (New or demo cars)

Comparison rate calculated on a secured loan of \$30,000 over a 5 year term based on monthly repayments.

#### <sup>4</sup>Reno Loan

Comparison rate calculated on an unsecured loan of \$30,000 over a 5 year term based on monthly repayments.

**WARNING:** These comparison rates apply 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. A comparison rate schedule is available at any Queensland Country Bank branch.

Fees and charges are payable. Normal lending criteria, terms and conditions apply and are available on request.

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Our mailing address is:  
Queensland Country Bank  
Queensland Country Centre  
333 Ross River Road  
Aitkenvale, Qld 4814 Australia

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