

Fixed Term Deposit Interest Rates (Effective from Thursday 7th March 2024)

Table A - Interest Paid at Maturity

Investment Amount	Terms and Interest Rates				
	3 – 5 months	6 – 11 months	12 months	2 Years	3 Years
\$1,000 < \$5,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$5,000 < \$20,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$20,000 < \$50,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$50,000 < \$1,000,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$1,000,000 +	Please contact Queensland Country Bank for interest rates for more than \$1,000,000.				
	7-month Special Fixed Term Deposit Interest Rate of 4.80% per annum for 7 months for amounts \$5000 +				

Table B - Interest Paid Monthly

Investment Amount	Terms and Interest Rates				
	3 – 5 months	6 – 11 months	12 months	2 Years	3 Years
\$1,000 < \$5,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$5,000 < \$20,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$20,000 < \$50,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$50,000 < \$1,000,000	3.75%	4.00%	4.75%	4.20%	4.00%
\$1,000,000 +	Please contact Queensland Country Bank for interest rates for more than \$1,000,000.				

Table C - Interest Paid Annually

Investment Amount	Terms and Interest Rates	
	2 Years	3 Years
\$1,000 < \$5,000	4.20%	4.00%
\$5,000 < \$20,000	4.20%	4.00%
\$20,000 < \$50,000	4.20%	4.00%
\$50,000 < \$1,000,000	4.20%	4.00%
\$1,000,000 +	Please contact Queensland Country Bank for interest rates for more than \$1,000,000.	

For Fixed Interest Rate enquiries for Commercial facilities please contact Queensland Country Bank Limited.

Business Banking & Savings Interest Rates (Effective from Monday 8th April 2024)

	Business Platinum	Business Basic	Business Online Saver	5-Month Business Online Saver Introductory Rate
\$1,000 < \$5,000	0.00%	0.00%	2.90%	2.90%
\$5,000 < \$10,000	0.01%	0.01%	2.90%	5.05% ¹
\$10,000 < \$20,000	0.01%	0.01%	2.90%	5.05% ¹
\$20,000 < \$50,000	0.01%	0.01%	2.90%	5.05% ¹
\$50,000 < \$100,000	0.01%	0.01%	2.90%	5.05% ¹
\$100,000 < \$250,000	0.01%	0.01%	2.90%	5.05% ¹
\$250,000 < \$500,000	0.01%	0.01%	2.90%	2.90%
\$500,000+	0.01%	0.01%	2.90%	2.90%
Interest Calculated	Min monthly balance	Min monthly balance	Daily balance	Daily balance
Interest Paid	Monthly	Monthly	Monthly	Monthly

Overdraft, Loans & Credit Card Interest Rates (Effective from Thursday 23rd November 2023)

	Variable Rate
Business Visa My Rewards Credit Card	14.45%
Business Green Car Loan – New or Demo Electric or Plug-in Hybrid cars	5.99%
Commercial Loan - Mortgage security over residential or commercial property is required.	13.55%
Commercial Loan - residential security *	10.34%
Commercial Overdraft - residential security *	10.99%
Commercial Overdraft - Mortgage security over residential or commercial property is required.	14.20%
Commercial Overdraft - unsecured	14.95%

* This Interest Rate is applicable when residential mortgage security is taken. Terms and conditions apply.

¹ This 5.05% interest rate comprises of 2.90% base rate (variable) and 2.15% (fixed) introductory rate which is valid for the first five months after opening a new Business Online Saver account and depositing a minimum balance of \$5,000. After the 5-month introductory period the interest rate will revert to the Business Online Saver base rate. This introductory offer is available to **new** Queensland Country Bank deposits only with a maximum balance of \$250,000.

Rates may change at any time without agreement. All deposit interest rates quoted are per annum and are calculated on a tiered basis with interest paid on the entire balance at the applicable tiered interest rate. All loan interest rates quoted are per annum. Fees and charges are payable. Terms and conditions apply and are available on request.

Queensland Country Bank Limited ABN 77 087 651 027 AFSL/Australian Credit Licence 244533.