

interest rates



These interest rates are current for new business from: 11 December 2017

Home Loans

No Frills Home Loan[^] – from 11 December 2017

	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						
Loan \$150,000 and above	3.69%	3.69%	N/A	N/A	N/A	N/A

Low Cost Home Loan Welcome Rate[^] – from 21 November 2017

	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}
Loan \$150,000 and above						
Owner Occupied	3.89%	3.89%	3.99%	3.99%	N/A	N/A
Investment	4.54%	4.54%	N/A	N/A	N/A	N/A

Qantas Points Home Loan Welcome Rate[^] – from 21 November 2017

	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}
Loan \$150,000 and above						
Owner Occupied	4.04%	4.04%	4.14%	4.14%	N/A	N/A
Investment	4.69%	4.69%	N/A	N/A	N/A	N/A

Fixed Rate Home Loans* - from 11 December 2017

	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						
1 Year Fixed Rate	3.89%	4.21%	3.89%	4.21%	N/A	N/A
2 Year Fixed Rate	3.89%	4.18%	3.89%	4.18%	N/A	N/A
3 Year Fixed Rate	3.99%	4.17%	3.99%	4.17%	N/A	N/A
4 Year Fixed Rate	4.19%	4.22%	4.19%	4.22%	N/A	N/A
5 Year Fixed Rate	4.19%	4.22%	4.19%	4.22%	N/A	N/A
Investment						
1 Year Fixed Rate	4.39%	4.84%	N/A	N/A	N/A	N/A
2 Year Fixed Rate	4.39%	4.80%	N/A	N/A	N/A	N/A
3 Year Fixed Rate	4.39%	4.76%	N/A	N/A	N/A	N/A
4 Year Fixed Rate	4.59%	4.79%	N/A	N/A	N/A	N/A
5 Year Fixed Rate	4.79%	4.85%	N/A	N/A	N/A	N/A

Standard Variable Rate Home Loans – from 21 November 2017

	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	4.58%	4.62%	4.58%	4.62%	4.94%	4.98%
Investment	5.19%	5.23%	N/A	N/A	N/A	N/A

Important Information

Loans are subject to approval. Normal lending criteria and fees and charges apply. Mortgage insurance is required for home loans over 80% and is subject to approval.

^For applications received from 11 December 2017. Excludes existing loans, switching and variations. This offer can be withdrawn by Qudos Bank at any time.




* Fixed rate may change prior to funding. On expiration of the fixed rate period, the interest rate reverts to a variable rate currently 4.24% for Owner Occupied home loans and 4.89% for Investment home loans. For current rate call us on 1300 747 747.

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. See our comparison rate schedule on our website.

2. A loan amount of \$150,000, a monthly repayment frequency and a term of 25 years have been used to calculate the comparison rate on our home/investment loans.

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.

For more information:

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

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