

we beat the big 4!

Rates current as at 19 June 2017

\$500,000 Home Loans - Variable

| Institution | NAB | ANZ | CBA | Westpac | Qudos Bank |
|------------------------|----------------|-------------------|----------------|---------------------------|--|
| Package | Choice Package | Breakfree Package | Wealth Package | Premier Advantage Package | Low Cost Home Loan Welcome Rate [^] |
| Advertised rate \$500k | 4.47% | 4.35% | 4.65% | 4.47% | 3.99% |
| Comparison rate** | 4.86% | 4.74% | 5.05% | 4.86% | 3.99% |
| Annual fee for package | \$395 | \$395 | \$395 | \$395 | \$0 |

*Comparison rates assume an owner occupier loan of \$150,000 over 25 years and a monthly repayment frequency.

\$250,000 Home Loans - Variable

| Institution | NAB | ANZ | CBA | Westpac | Qudos Bank |
|------------------------|----------------|-------------------|----------------|---------------------------|--|
| Package | Choice Package | Breakfree Package | Wealth Package | Premier Advantage Package | Low Cost Home Loan Welcome Rate [^] |
| Advertised rate \$250k | 4.47% | 4.45% | 4.75% | 4.52% | 3.99% |
| Comparison rate** | 4.86% | 4.84% | 5.15% | 4.91% | 3.99% |
| Annual fee for package | \$395 | \$395 | \$395 | \$395 | \$0 |

*Comparison rates assume an owner occupier loan of \$150,000 over 25 years and a monthly repayment frequency.

\$150,000 Home Loans - Fixed¹

| Institution | NAB | ANZ | CBA | Westpac | Qudos Bank |
|--------------------------|-------|-------|-------|---------|--------------|
| 3 year interest rate | 3.94% | 3.99% | 4.09% | 4.09% | 4.09% |
| 3 year comparison rate** | 4.90% | 4.89% | 4.97% | 4.94% | 4.20% |
| Annual fee for package | \$395 | \$395 | \$395 | \$395 | \$0 |

*Comparison rates assume an owner occupier loan of \$150,000 over 25 years and a monthly repayment frequency.

Secured Personal Loan

| Institution | St. George | CBA | Westpac | Qudos Bank |
|-------------------------|--|-------|---------|--------------|
| Variable/Fixed | Variable | Fixed | Fixed | Variable |
| Interest rates from | 12.74% | 8.49% | 8.49% | 7.09% |
| Comparison rate from #^ | 13.81% | 9.54% | 9.54% | 7.30% |
| Application fee | \$195 | \$250 | \$250 | \$150 |
| Monthly fee | \$12 | \$10 | \$10 | \$0 |
| Early repayment fee | \$150 within first year of term, \$100 after | \$0 | \$175 | \$0 |

^ Comparison rates assume a loan of \$30,000 over 5 years and a monthly repayment frequency.

Unsecured Personal Loan

| Institution | NAB | ANZ | CBA | St. George | Qudos Bank |
|-------------------------|----------|----------|----------|--|---------------|
| Variable/Fixed | Variable | Variable | Variable | Variable | Variable |
| Interest rates from | 14.69% | 14.69% | 13.90% | 12.99% | 11.64% |
| Comparison rate from #^ | 15.55% | 15.55% | 14.77% | 14.06% | 12.69% |
| Application fee | \$150 | \$150 | \$150 | \$195 | \$150 |
| Monthly fee | \$10 | \$10 | \$10 | \$12 | \$0 |
| Early repayment fee | \$0 | \$0 | \$0 | \$150 if paid out within 12 months, \$100 thereafter | \$0 |

^ Comparison rates assume a loan of \$30,000 over 5 years and a monthly repayment frequency.

Term Deposits

| Institution | NAB | ANZ | CBA | St. George | Qudos Bank |
|---------------------------|----------------|----------------|-----------------|----------------|-----------------|
| Minimum amount | \$5,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 |
| Interest rate – 3 months | 2.10% | 1.65% | 2.05% | 2.10% | 2.50% |
| Interest rate – 6 months | 2.10% | 1.70% | 1.75% | 2.20% | 2.60% |
| Interest rate – 12 months | 2.40% | 1.80% | 2.25% | 2.55% | 2.70% |

Additional information:

Source of competitor rates: mozo.com.au. Table shows selected products only and other products may be cheaper. Rates based on published rates at the date of printing and may not incorporate any recent rate change announcements. Loans are subject to approval.




#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.

^ Available for new owner occupier home loans over \$250,000, applications received from 26 April 2017. Excludes existing loans, switching and variations. This offer can be withdrawn by Qudos Bank at any time.

1. Available for owner occupied fixed rate home loans over \$150,000. Fixed rate may change prior to funding. On the expiration of the fixed rate period, the interest rate reverts to the relevant variable rate tier for a loan amount of \$250,000.

You should read and consider the relevant Terms and Conditions and our Financial Services Guide available on our website quodosbank.com.au, before deciding whether to obtain any of our financial products or services.

For more information or to apply:

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

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