

# we beat the big 4!

Rates current as at 16 July 2018

## \$500,000 Home Loans - Variable

Institution	NAB	ANZ	CBA	Westpac	Qudos Bank Low Cost Home Loan	
Package	Choice Package	Breakfree Package	Wealth Package	Premier Advantage Package	With Value Package <sup>^</sup>	Without <sup>^^</sup>
Advertised rate \$500k	4.39%	4.30%	4.62%	4.39%	3.68%	3.89%
Comparison rate <sup>**</sup>	4.78%	4.69%	5.02%	4.78%	4.09%	3.89%
Annual fee for package	\$395	\$395	\$395	\$395	\$395	\$0

\*Comparison rates assumes an owner occupier loan for established homes of \$150,000 with a 20% or more deposit, a term of 25 years and a monthly repayment frequency.

## \$250,000 Home Loans - Variable

Institution	NAB	ANZ	CBA	Westpac	Qudos Bank Low Cost Home Loan	
Package	Choice Package	Breakfree Package	Wealth Package	Premier Advantage Package	With Value Package <sup>^</sup>	Without <sup>^^</sup>
Advertised rate \$250k	4.39%	4.40%	4.72%	4.44%	3.68%	3.89%
Comparison rate <sup>**</sup>	4.78%	4.79%	5.12%	4.83%	4.09%	3.89%
Annual fee for package	\$395	\$395	\$395	\$395	\$395	\$0

\*Comparison rates assumes an owner occupier loan for established homes of \$150,000 with a 20% or more deposit, a term of 25 years and a monthly repayment frequency.

## \$150,000 Home Loans - Fixed<sup>1</sup>

Institution	NAB	ANZ	CBA	Westpac	Qudos Bank
3 year interest rate	3.94%	3.99%	3.99%	3.89%	3.99%
3 year comparison rate <sup>**</sup>	4.84%	4.89%	4.92%	4.83%	4.17%
Annual fee for package	\$395	\$395	\$395	\$395	\$0

\*Comparison rates assume an owner occupier loan of \$150,000, with a deposit of 10% or over, 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%	9.67%	7.30%
Application fee	\$195	\$250	\$250	\$150
Monthly fee	\$12	\$10	\$12	\$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	13.49%	15.99%	13.90%	12.99%	11.64%
Comparison rate from #^	14.36%	16.85%	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	2.00%	1.35%	2.00%	2.05%	2.50%
Interest rate – 6 months	2.05%	1.50%	2.05%	2.15%	2.60%
Interest rate – 12 months	2.40%	1.50%	2.20%	2.45%	2.70%
Interest rate – 24 months	2.60%	1.90%	2.60%	2.50%	2.85%
Interest rate – 36 months	2.70%	1.85%	2.40%	2.60%	3.00%

**Important 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. A loan for an established home of \$150,000 with a 20% or more deposit, a term of 25 years and a monthly repayment frequency have been used to calculate our comparison rate.




^ Rate based on applications for new owner-occupier home loans for established homes over \$150,000 with a deposit of 20% or more received from 23 April 2018 while the annual package fee is paid. Minimum deposit 20%.

^^ Rate based on applications for new owner-occupied home loans for established homes over \$150,000 with a deposit of 20% or more received from 21 November 2017. For more information on home loans with a deposit of less than 20% or for construction loans please call 1300 747 747.

1. Available for owner occupied fixed rate home loans over \$150,000 with a deposit of at least 20%. 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](http://quodosbank.com.au)
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