



November 2024

Great rates and opportunity continue!

We have had a busy few months supporting our brokers and Members as we continue to navigate sharp rates resulting in higher than normal volumes and opportunities. We appreciate your ongoing support.

To ensure we meet your expectations, we will continue to prioritise workloads effectively. For purchase contracts, we ask for a minimum of 10 working days to meet a Finance Clause. Even better, let us support you and your client with a pre-approval prior to purchase, allowing for a quick turnaround to formal approval. Refinances will be prioritised by the date received, with current turnaround times from submission to settlement at approximately 30 working days.

Thank you for your understanding and cooperation. If you have any questions or need further assistance, please don't hesitate to reach out.

Special 2 Year Fixed Rate Package

Our [2 Year Special Fixed Rate Ultimate Home Loan Package](#) offers a very sharp rate at 5.59% p.a. (comparison rate 6.46% p.a.) for owner occupied borrowers (<80% LVR). We are also offering competitive rates available for interest only and >80% LVR.

For variable options, we continue to offer the [Special Variable Ultimate Home Loan Package](#) at 5.99% p.a. for Owner Occupied Borrowers² (6.34% p.a. comparison rate), up to 80% LVR and [Special Variable Home Loan Package](#)³ for Investors at 6.19% p.a. (6.54% p.a. comparison rate).



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 our latest rates](#).

News and tips

Tips for all submissions

To support all loan submissions we have a [Broker Portal](#) with access to supporting documents and resources to ensure a positive experience when submitting a loan.

You will find a new **'Tips for all submissions'** document accessible via the Broker Portal. It contains useful information to assist with the following:

- Attaching supporting documents - tips for providing documentation
- AIP renewals - tips to assist with the process
- Housing Guarantee Scheme - tips for meeting compliance and eligibility requirements
- Notes for submissions - tips for moving a submission through faster

Turn-around times

Home Loans	
From date of submission to Lender's desk	1-2 business days
From Lender to Assessment	2-3 business days
Assessment to Formal / Preapproval	5 business days

Personal Loans	
From date of submission to Lender's desk	7 business days
From Lender to Assessment	2 business days
Assessment to Formal / Preapproval	2 business days

Once a personal loan is approved, we can move to online sign up and funding within same day as needed.

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

- [Tips for all submissions](#)
- [Loan Affordability Calculator](#)
- [Acceptable income guide](#)

Share Your Feedback!

We strive to continually improve the way we do things. Share your feedback with us at [queenslandcountry.bank/broker](#)



Get in touch

Please contact your Relationship Manager directly or email brokersupport@queenslandcountry.bank.



Sharon Evans

Head of Third Party Distribution
0407 722 800



Paul Cavallaro

Broker Relationship Manager
0400 266 679



Deborah Salter

Broker Relationship Manager
0498 641 980



Tristan Scott

Business Development Manager
0438 905 426



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.

Must read information:

¹Special 2 Year Fixed Package Rate (<80%) - Owner Occupied

This product is available from 23 May 2024 under Ultimate Home Loan Package for new 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 2.5% 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.

²Special Variable Package Rate (<80%) - Owner Occupied

This product is available from 11 January 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.

³Special 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.

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.

Rates and fees effective: 10th October 2024. Fees and charges are payable. Normal lending criteria, terms and conditions apply and are available on request.

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Queensland Country Bank
Queensland Country Centre
333 Ross River Road
Aitkenvale, Qld 4814 Australia
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