

Ipswich City Council Staff Banking Package



For eligible staff

Category	Benefit	Offer
Home Loans	Home Loan Discount	1.00% discount off the Standard Variable Rate (SVR) for either Line of Credit or Standard Home Loan
	Package Fee	Waive the Annual Package Fee on our Ultimate Home Loan Package for the first year
	Switch Fees	Staff can change between products for "nil" Switch Fee (once per annum)
	Fixed Rate Loans	0.25% discount off "standard carded rates"
	Packaged Loans	No minimum loan amount on home loans under our Ultimate Home Loan package
Credit Cards	Annual fee	Waived
	Rewarder fee	Waived
Accounts	Transaction Accounts	Monthly Fee waived
	Term Deposits	Up to 0.10% additional interest on "carded rates"
	Smart Budget	No monthly fee on existing or new Smart Budget accounts where a home loan is taken, otherwise standard monthly fee applies
Personal Loans	Personal Loan Discount	Rate offered to Staff to be in line with Queensland Country Credit Union "Home Equity Loan" interest rate secured with motor vehicle at a maximum 3 year old at the time of application
	Loan Establishment Fee	Waived
Health Insurance	Corporate discount	6% Ongoing Discount off Annual Premium when you take out a Queensland Country Health Fund Policy
	Waive Waits	2mths Waiting periods waived on Extras for new or upgrading members

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Normal lending criteria applies. Terms, conditions, fees and eligibility criteria apply and are available on request. "Carded rates" refers to standard interest rates available excluding special offers. Discounts and offers subject to change or removal without notice. All offers are for New Products only and are not available on existing products. Queensland Country Bank Limited ABN 77 087 651 027 AFSL/Australian Credit Licence 244 533



Queensland Country
Bank | Health Fund