

# BUSINESS INTEREST RATES

## Fixed Term Deposit Interest Rates

(Effective from Thur 13 Dec 2018)

	Table A Interest paid at maturity			Table B Interest paid monthly		
	3-5 months	6-11 months	12 months	3 – 5 months	6 – 11 months	12 months
<b>\$1,000 &lt; \$5,000</b>	1.00%	1.00%	1.40%	0.95%	0.90%	1.20%
<b>\$5,000 &lt; \$20,000</b>	2.10%	2.10%	2.50%	2.05%	2.00%	2.30%
<b>\$20,000 &lt; \$50,000</b>	2.10%	2.10%	2.50%	2.05%	2.00%	2.30%
<b>\$50,000 &lt; \$1,000,000</b>	2.10%	2.10%	2.50%	2.05%	2.00%	2.30%
<b>\$1,000,000 +</b>	Please contact Queensland Country Credit Union for rates for over \$1,000,000.					
<b>10 Month Special Fixed Term Deposit Interest Rate of 2.65% per annum for 10 months for amounts \$5000 +</b>						

## Business Banking & Savings Interest Rates

(Effective from Mon 11 Feb 2019)

	Business Cheque	Business Basic	Business Plus**	Business Online Saver
<b>\$1 &lt; \$5,000</b>	0.00%	0.00%	0.10%	1.50%
<b>\$5,000 &lt; \$10,000</b>	0.01%	0.01%	0.10%	1.50%
<b>\$10,000 &lt; \$20,000</b>	0.01%	0.01%	0.40%	1.50%
<b>\$20,000 &lt; \$50,000</b>	0.01%	0.01%	0.65%	1.50%
<b>\$50,000 &lt; \$100,000</b>	0.01%	0.01%	0.65%	1.50%
<b>\$100,000 &lt; \$250,000</b>	0.01%	0.01%	1.40%	1.50%
<b>\$250,000 &lt; \$500,000</b>	0.01%	0.01%	1.40%	1.50%
<b>\$500,000 +</b>	0.01%	0.01%	1.65%	1.50%
<b>Interest calculated</b>	Min monthly balance	Min monthly balance	Daily balance	Daily balance
<b>Interest paid</b>	Monthly	Monthly	Monthly	Monthly

## Overdraft, Loans & Credit Card Interest Rates

(Effective from Mon 23 May 2016)

### Variable Rate

<b>Business Visa Card</b>	13.20%
<b>Commercial Loan - Mortgage security</b> over residential or commercial property is required.	9.95%
<b>Commercial Loan - residential security *</b>	6.74%
<b>Commercial Overdraft - residential security *</b>	6.74%
<b>Commercial Overdraft - Mortgage security</b> over residential or commercial property is required.	9.95%
<b>Commercial Overdraft - unsecured</b>	14.95%



\* This Interest Rate is applicable when residential mortgage security is taken. Terms and conditions apply.

\*\* Interest Rates for the Business Plus accounts are calculated on a stepped basis with a different interest rate paid for parts of your account balance that fall within set dollar ranges ('steps'). All other interest rates quoted are per annum and are calculated on a tiered basis with interest paid on the entire balance at the applicable tiered interest rate.

**For Fixed Interest Rate enquiries for Commercial facilities please contact Queensland Country Credit Union Limited.**

Rates may change at any time without agreement. All deposit interest rates quoted are per annum and are calculated on a tiered basis with interest paid on the entire balance at the applicable tiered interest rate. All loan interest rates quoted are per annum. Fees and charges are payable. Terms and conditions apply and are available on request.

Queensland Country Credit Union Limited ABN 77 087 651 027 AFSL/Australian Credit Licence 244533.  
Queenslanders Credit Union is a division of Queensland Country Credit Union Limited.

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