

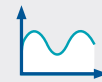
# Home Loan Options

## Fixed or Variable Home Loans



### Fixed Rate

A fixed-rate mortgage is a type of home loan that gives the certainty of knowing exactly what your repayment amount will be, regardless of variable interest rate movements during the fixed term.



### Variable Rate

A home loan with an interest rate that may change over time. If you choose a variable rate home loan, you may be able to take advantage of any interest rate decreases over your loan's term.

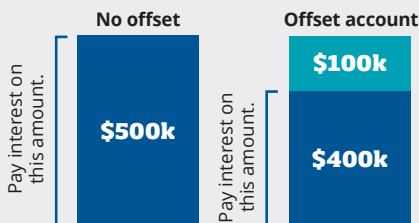
## Split Home Loans



### Portion fixed, portion variable

Combine the certainty of a fixed rate with the flexibility of a variable rate. With our split home loans, you can take advantage of the features and benefits offered for both fixed and variable rate home loans.

## Mortgage Offset



An offset account is an account linked to your home loan. You can deposit your salary and savings into the account, and the balance is then offset against the amount owing on your home loan when calculating your interest.



Speak with our team based in Brisbane  
**13 77 28 | QBANK.COM.AU**

Scan the QR code to view our home loan offers:

