

Important notice to BOQ Specialist clients

Effective: 10 November 2023.

Changes to BOQ Specialist residential and commercial lending interest rates.

Residential Lending

Owner Occupied Home Loans	Effective	Rate
Variable principal and interest home rate	10/11/2023	9.37%
Variable interest only home rate	10/11/2023	9.91%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	10/11/2023	10.02%
Variable interest only investor rate	10/11/2023	10.40%
Line of Credit	Effective	Rate
Variable line of credit home rate	10/11/2023	9.86%
Variable line of credit investor rate	10/11/2023	10.35%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	10/11/2023	9.19%
Variable interest only plus home rate	10/11/2023	9.24%
Variable principal and interest plus investor rate	10/11/2023	9.73%
Variable interest only plus investor rate	10/11/2023	9.73%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	10/11/2023	9.33%
Variable interest only top up home rate	10/11/2023	9.42%
Variable principal and interest top up investor rate	10/11/2023	9.77%
Variable interest only top up investor rate	10/11/2023	9.81%
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	10/11/2023	7.77%
Variable interest only home rate	10/11/2023	8.53%
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	10/11/2023	7.84%
Variable interest only investor rate	10/11/2023	8.55%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	10/11/2023	7.91%

* A negative or positive margin may apply to the rate to determine the **annual percentage rate**.

Commercial Lending

Loans and Overdrafts	Effective	Rate
Variable base rate	10/11/2023	8.60%
Overdraft base rate	10/11/2023	8.70%
Escrow base rate	10/11/2023	10.70%