

BOQ Specialist CareerStarter Banking Package

Special Terms and Conditions:

- To be eligible for the CareerStarter Banking Package and associated benefits as set out in these terms and conditions (collectively “the CareerStarter Banking Package” or, “Package”), graduates must be an Australian citizen or Australian permanent resident and provide proof of 2024 graduation from a recognised Australian medical, dental or veterinary school (Appendix 1) and future employment (**Eligible Graduates**).
- Eligible Graduates must meet the other eligibility criteria, credit assessment criteria and requirements which may apply to these products from time-to-time as determined by BOQ Specialist in its sole discretion.
- This Package is available from 1 September 2024 until 31 March 2025, and must be settled by 31 March 2025.
- This Package allows Eligible Graduates access to the BOQ Specialist One Account, Platinum Credit Card and a Car Loan Facility. Upon approval for the Package, Eligible Graduates will be exempt from the payment of certain fees associated with the CareerStarter Banking Package as follows:
 - Establishment Fee for the One Account (currently \$445) waived;
 - Annual Fee for the Platinum credit card (currently \$150 p.a.) waived for the first five years; and
 - Documentation Fee for a car loan facility of \$495 is waived.
- While Eligible Graduates will receive the above fee waivers, there may be other fees and charges associated with the One Account, Platinum Credit Card and a Car Loan Facility which may be incurred from time-to-time in accordance with the relevant product terms and conditions. These fees and charges must be paid in accordance with those terms and conditions.
- Eligible Graduates may receive other benefits as determined in the sole discretion of BOQ Specialist from time-to-time. BOQ Specialist may vary or revoke the benefits provided under the Package in its sole discretion at any time.

One Account with optional overdraft

- Eligible Graduates who open the One Account (with or without the optional overdraft, which is subject to BOQ Specialist’s credit assessment criteria) will be eligible for a variable bonus rate for credit balances up to and including \$20,000 within the One Account. This promotional rate is made up of a bonus margin of 1% p.a. above the One Account standard variable rate. The bonus margin will apply to the One Account for credit balances up to and including \$20,000 until 1 July the year after the Eligible Graduate graduates.
- On approval of an Eligible Graduate’s application for the Package, the establishment fee of \$445 on the One Account with overdraft will be waived.
- Eligible Medical and Dental Graduates can apply for an overdraft limit on the One Account up to \$15,000. The maximum overall credit limit of the CareerStarter Banking Package is \$21,000 (minimum limit of \$6,000 on the Platinum credit card and up to \$15,000 on the overdraft limit on the One Account).
- Eligible Veterinary Graduates can apply for an overdraft limit on the One Account up to \$6,000. The maximum overall credit limit of the CareerStarter Banking Package is \$12,000 (minimum limit of \$6,000 on the Platinum credit card and up to \$6,000 on the overdraft limit on the One Account).
- Eligible Graduates can only withdraw funds from the overdraft account up to 95% of the credit limit (“Available Credit Limit”). Once the Available Credit Limit has been fully drawn, Eligible Graduates cannot make any further withdrawals of funds, however, interest will still be calculated and added to the account balance each month. If the Available Credit

Limit is not fully drawn, any interest charged to the account will reduce the amount available to withdraw from the Available Credit Limit.

- The promotional variable interest rate applicable to the overdraft will apply until 30 June following the year the Eligible Graduate expects to graduate, as indicated on the application form. From 1 July of this same year, the interest rate will revert to the standard variable overdraft rate at the time. The promotional variable interest rate is available on bank statements, online banking or by contacting the relationship banker. Please find terms and conditions relating to the overdraft [here](#).
- Eligible Graduates who have exceeded their approved limits before 1 July 2025 must make an earlier repayment on the outstanding balance so that their account is reduced to its approved credit limit.
- The relevant terms and conditions for the One Account are the Transactions & Savings Accounts Terms & Conditions which can be found [here](#).

Platinum credit card

- Upon approval for the Platinum credit card, Eligible Graduates will be exempt from the annual fee of \$150 on the Platinum credit card for the first five years. The annual fee on the Platinum credit card will be shown as a charge on the credit card account and separately as a reversal. Eligible Graduates will be required to pay the \$150 annual fee each year thereafter (or such other annual fee as BOQ Specialist may set for the Platinum credit card from time-to-time).
- The relevant terms and conditions for the Platinum credit card are available [here](#). The current interest rate on the credit card is available on the Key Facts Sheet attached to the application form [here](#).

Car Loan

- As a part of the CareerStarter Banking Package, Eligible Graduates who are approved for a car loan will be eligible for:
 - (a) waiver of the standard documentation fee of \$495 for a car loan; and
 - (b) deferred motor vehicle repayments for up to 3 months from date of settlement if the contract settles by 31 March 2025.
- The relevant terms and conditions for the Car Loan Facility are available in your loan facility agreement or from the relationship banker.

Appendix 1: Eligible universities

Medical schools

ACT: Australian National University

NSW: Macquarie University; University of New South Wales; University of Newcastle; University of New England; University of Notre Dame Australia; University of Sydney; University of Western Sydney; University of Wollongong

QLD: Bond University; Griffith University; James Cook University; Oceania University of Medicine (AUS students only); University of Queensland

SA: Flinders University; University of Adelaide

TAS: University of Tasmania

VIC: Deakin University; Monash University; University of Melbourne

WA: University of Notre Dame Australia; University of Western Australia, Curtin University

Dental schools

NSW: Charles Sturt University; University of Newcastle; University of Sydney

QLD: Griffith University; James Cook University; University of Queensland

SA: University of Adelaide

VIC: La Trobe University; University of Melbourne

WA: University of Western Australia

Veterinary schools

NSW: Charles Sturt University; University of Sydney

QLD: James Cook University; University of Queensland

SA: University of Adelaide

VIC: University of Melbourne

WA: Murdoch University