

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.
- 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 with an optional overdraft facility, Platinum Credit Card and a Car Loan Facility. Upon approval for the Package, Eligible Graduates will be exempt from the payment of the following fees associated with the CareerStarter Banking Package:
 - Establishment Fee for the One Account with overdraft facility (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 with overdraft facility, 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.

One Account with optional overdraft

- Eligible Graduates who open the One Account will be eligible to earn a bonus interest rate of 1% p.a. in addition to the standard One Account variable interest rate on credit balances up to and including \$20,000 until 1 July the year after the Eligible Graduate graduates. To find out what the standard One Account variable interest rate is please visit our website: <https://www.boqspecialist.com.au/personal-banking/savings-accounts/interest-rates>
- On approval of an Eligible Graduate’s application for an overdraft facility, the establishment fee of \$445 for the One Account with overdraft facility will be waived.
- All credit and credit limits are subject to BOQ Specialist’s credit approval.
- Eligible Medical and Dental Graduates can apply for an overdraft facility with a credit limit of up to \$15,000. The maximum overall credit limit of the CareerStarter Banking Package is \$21,000 (minimum credit limit of \$6,000 on the Platinum Credit Card and up to \$15,000 on the overdraft credit limit on the One Account).
- Eligible Veterinary Graduates can apply for an overdraft credit limit on the One Account of up to \$6,000. The maximum overall credit limit of the CareerStarter Banking Package for Eligible Veterinary Graduates is \$12,000 (minimum credit limit of \$6,000 on the Platinum Credit Card and up to \$6,000 on the overdraft credit 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”). Eligible Graduates are not required to make loan repayments until 1 July after the year they graduate. Interest on the overdraft facility will be capitalised for the period starting when the overdraft is made available until 1 July in the year the Eligible Graduate graduates. 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.
- Eligible Graduates will be charged a discounted variable overdraft interest rate 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 charged will revert to the standard variable overdraft interest rate at the time. The discounted variable overdraft interest rate is available on bank statements, online banking or by contacting the relationship banker. Please find terms and conditions relating to the overdraft at <https://www.boqspecialist.com.au/important-information/terms-and-conditions>.
- 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 Overdraft Facility Terms & Conditions which can be found at <https://www.boqspecialist.com.au/important-information/terms-and-conditions>.

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 at <https://www.boqspecialist.com.au/important-information/terms-and-conditions>. The current interest rate on the credit card is available on the Credit Card Fee Schedule available at <https://www.boqspecialist.com.au/important-information/terms-and-conditions>.

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

Client service centre

T 1300 160 160
boqspecialist

GPO Box 2539
Sydney NSW 2001
Australia