

Important notice to BOQ Specialist clients

Effective: 15 July 2022.

Changes to BOQ Specialist residential and commercial lending interest rates.

Residential Lending

Owner Occupied Home Loans	Effective	Rate
Variable principal and interest home rate	15/07/2022	6.37%
Variable interest only home rate	15/07/2022	5.91%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	15/07/2022	7.02%
Variable interest only investor rate	15/07/2022	7.40%
Line of Credit	Effective	Rate
Variable line of credit home rate	15/07/2022	6.86%
Variable line of credit investor rate	15/07/2022	7.35%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	15/07/2022	6.19%
Variable interest only plus home rate	15/07/2022	6.24%
Variable principal and interest plus investor rate	15/07/2022	6.73%
Variable interest only plus investor rate	15/07/2022	6.73%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	15/07/2022	6.33%
Variable interest only top up home rate	15/07/2022	6.42%
Variable principal and interest top up investor rate	15/07/2022	6.77%
Variable interest only top up investor rate	15/07/2022	6.81%
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	15/07/2022	4.77%
Variable interest only home rate	15/07/2022	5.53%
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	15/07/2022	4.84%
Variable interest only investor rate	15/07/2022	5.55%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	15/07/2022	4.91%

* 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	15/07/2022	5.60%
Overdraft base rate	15/07/2022	5.70%
Escrow base rate	15/07/2022	7.70%