

Important notice to BOQ Specialist clients

Effective: 17 March 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	17/03/2023	8.62%
Variable interest only home rate	17/03/2023	9.16%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	17/03/2023	9.27%
Variable interest only investor rate	17/03/2023	9.65%
Line of Credit	Effective	Rate
Variable line of credit home rate	17/03/2023	9.11%
Variable line of credit investor rate	17/03/2023	9.60%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	17/03/2023	8.44%
Variable interest only plus home rate	17/03/2023	8.49%
Variable principal and interest plus investor rate	17/03/2023	8.98%
Variable interest only plus investor rate	17/03/2023	8.98%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	17/03/2023	8.58%
Variable interest only top up home rate	17/03/2023	8.67%
Variable principal and interest top up investor rate	17/03/2023	9.02%
Variable interest only top up investor rate	17/03/2023	9.06%
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	17/03/2023	7.02%
Variable interest only home rate	17/03/2023	7.78%
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	17/03/2023	7.09%
Variable interest only investor rate	17/03/2023	7.80%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	17/03/2023	7.16%

* 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	17/03/2023	7.85%
Overdraft base rate	17/03/2023	7.95%
Escrow base rate	17/03/2023	9.95%