

Important notice to BOQ Specialist clients

Effective: 16 June 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	16/06/2023	9.12%
Variable interest only home rate	16/06/2023	9.66%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	16/06/2023	9.77%
Variable interest only investor rate	16/06/2023	10.15%
Line of Credit	Effective	Rate
Variable line of credit home rate	16/06/2023	9.61%
Variable line of credit investor rate	16/06/2023	10.10%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	16/06/2023	8.94%
Variable interest only plus home rate	16/06/2023	8.99%
Variable principal and interest plus investor rate	16/06/2023	9.48%
Variable interest only plus investor rate	16/06/2023	9.48%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	16/06/2023	9.08%
Variable interest only top up home rate	16/06/2023	9.17%
Variable principal and interest top up investor rate	16/06/2023	9.52%
Variable interest only top up investor rate	16/06/2023	9.56%
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	16/06/2023	7.52%
Variable interest only home rate	16/06/2023	8.28%
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	16/06/2023	7.59%
Variable interest only investor rate	16/06/2023	8.30%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	16/06/2023	7.66%

* 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	16/06/2023	8.35%
Overdraft base rate	16/06/2023	8.45%
Escrow base rate	16/06/2023	10.45%