

Notice to Customers



Effective: 29 August 2025. Changes to BOQ Specialist residential and commercial lending interest rates.

Residential Lending

Owner Occupied Home Loans	Effective	Rate
Variable principal and interest home rate	29/08/2025	8.87% p.a.
Variable interest only home rate	29/08/2025	9.41% p.a.
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	29/08/2025	9.52% p.a.
Variable interest only investor rate	29/08/2025	9.90% p.a.
Line of Credit	Effective	Rate
Variable line of credit home rate	29/08/2025	9.36% p.a.
Variable line of credit investor rate	29/08/2025	9.85% p.a.
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	29/08/2025	8.69% p.a.
Variable interest only plus home rate	29/08/2025	8.74% p.a.
Variable principal and interest plus investor rate	29/08/2025	9.23% p.a.
Variable interest only plus investor rate	29/08/2025	9.23% p.a.
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	29/08/2025	8.83% p.a.
Variable interest only top up home rate	29/08/2025	8.92% p.a.
Variable principal and interest top up investor rate	29/08/2025	9.27% p.a.
Variable interest only top up investor rate	29/08/2025	9.31% p.a.
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	29/08/2025	7.27% p.a.
Variable interest only home rate	29/08/2025	8.03% p.a.
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	29/08/2025	7.34% p.a.
Variable interest only investor rate	29/08/2025	8.05% p.a.
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	29/08/2025	7.41% p.a.

* A negative or positive margin may apply to the rate to determine the annual percentage rate.

Consumer Lending

Overdrafts	Effective	Rate
Variable personal overdraft rate	29/08/2025	7.85% p.a.

Commercial Lending

Loans and Overdrafts	Effective	Rate
Variable base rate	29/08/2025	7.85% p.a.
Overdraft base rate	29/08/2025	7.95% p.a.
Escrow base rate	29/08/2025	9.95% p.a.

BOQS: For more information call **1300 160 160** or go to our website **www.boqspecialist.com.au**