

Notice to Customers



Effective: 06 February 2026. Changes to BOQ Specialist residential and commercial lending interest rates.

Residential Lending

Owner Occupied Home Loans	Effective	Rate
Variable principal and interest home rate	6/2/2026	9.12% p.a.
Variable interest only home rate	6/2/2026	9.66% p.a.
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	6/2/2026	9.77% p.a.
Variable interest only investor rate	6/2/2026	10.15% p.a.
Line of Credit	Effective	Rate
Variable line of credit home rate	6/2/2026	9.61% p.a.
Variable line of credit investor rate	6/2/2026	10.10% p.a.
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	6/2/2026	8.94% p.a.
Variable interest only plus home rate	6/2/2026	8.99% p.a.
Variable principal and interest plus investor rate	6/2/2026	9.48% p.a.
Variable interest only plus investor rate	6/2/2026	9.48% p.a.
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	6/2/2026	9.08% p.a.
Variable interest only top up home rate	6/2/2026	9.17% p.a.
Variable principal and interest top up investor rate	6/2/2026	9.52% p.a.
Variable interest only top up investor rate	6/2/2026	9.56% p.a.
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	6/2/2026	7.52% p.a.
Variable interest only home rate	6/2/2026	8.28% p.a.
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	6/2/2026	7.34% p.a.
Variable interest only investor rate	6/2/2026	8.30% p.a.
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	6/2/2026	7.66% p.a.
Overdrafts	Effective	Rate
Secured Personal Overdraft base rate	6/2/2026	8.10% p.a.

* 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	6/2/2026	8.10% p.a.
Overdraft base rate	6/2/2026	8.20% p.a.
Escrow base rate	6/2/2026	10.20% p.a.

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