

Notice to Customers



Effective: 20 March 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	20/3/2026	9.37% p.a.
Variable interest only home rate	20/3/2026	9.91% p.a.
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	20/3/2026	10.02% p.a.
Variable interest only investor rate	20/3/2026	10.40% p.a.
Line of Credit	Effective	Rate
Variable line of credit home rate	20/3/2026	9.86% p.a.
Variable line of credit investor rate	20/3/2026	10.35% p.a.
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	20/3/2026	9.19% p.a.
Variable interest only plus home rate	20/3/2026	9.24% p.a.
Variable principal and interest plus investor rate	20/3/2026	9.73% p.a.
Variable interest only plus investor rate	20/3/2026	9.73% p.a.
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	20/3/2026	9.33% p.a.
Variable interest only top up home rate	20/3/2026	9.42% p.a.
Variable principal and interest top up investor rate	20/3/2026	9.77% p.a.
Variable interest only top up investor rate	20/3/2026	9.81% p.a.
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	20/3/2026	7.77% p.a.
Variable interest only home rate	20/3/2026	8.53% p.a.
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	20/3/2026	7.84% p.a.
Variable interest only investor rate	20/3/2026	8.55% p.a.
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	20/3/2026	7.91% p.a.
Overdrafts	Effective	Rate
Secured Personal Overdraft base rate	20/3/2026	8.35% p.a.
One Account Overdraft base rate	20/3/2026	8.95% 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	20/3/2026	8.35% p.a.
Overdraft base rate	20/3/2026	8.45% p.a.
Escrow base rate	20/3/2026	10.45% p.a.

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