

Notice to Customers



Effective: 08 May 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	08/05/2026	9.62% p.a.
Variable interest only home rate	08/05/2026	10.16% p.a.
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	08/05/2026	10.27% p.a.
Variable interest only investor rate	08/05/2026	10.65% p.a.
Line of Credit	Effective	Rate
Variable line of credit home rate	08/05/2026	10.11% p.a.
Variable line of credit investor rate	08/05/2026	10.60% p.a.
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	08/05/2026	9.44% p.a.
Variable interest only plus home rate	08/05/2026	9.49% p.a.
Variable principal and interest plus investor rate	08/05/2026	9.98% p.a.
Variable interest only plus investor rate	08/05/2026	9.98% p.a.
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	08/05/2026	9.58% p.a.
Variable interest only top up home rate	08/05/2026	9.67% p.a.
Variable principal and interest top up investor rate	08/05/2026	10.02% p.a.
Variable interest only top up investor rate	08/05/2026	10.06% p.a.
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	08/05/2026	8.02% p.a.
Variable interest only home rate	08/05/2026	8.78% p.a.
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	08/05/2026	8.09% p.a.
Variable interest only investor rate	08/05/2026	8.80% p.a.
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	08/05/2026	8.16% p.a.
Overdrafts	Effective	Rate
Secured Personal Overdraft base rate	08/05/2026	8.60% p.a.
One Account Overdraft base rate	08/05/2026	14.69% 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	08/05/2026	8.60% p.a.
Overdraft base rate	08/05/2026	8.70% p.a.
Escrow base rate	08/05/2026	10.70% p.a.

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