Notice to Customers

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

BOQ SPECIALIST

Residential Lending

Owner Occupied Home Loans	Effective	Rate
Variable principal and interest home rate	06/11/2026	10.12% p.a.
Variable interest only home rate	06/11/2026	10.66% p.a.
Residential Investment Home Loans	**Effective**	**Rate**
Variable principal and interest investor rate	06/11/2026	10.77% p.a.
Variable interest only investor rate	06/11/2026	11.15% p.a.
Line of Credit	**Effective**	**Rate**
Variable line of credit home rate	06/11/2026	10.61% p.a.
Variable line of credit investor rate	06/11/2026	11.10% p.a.
Plus Home Loan	**Effective**	**Rate**
Variable principal and interest plus home rate	06/11/2026	9.94% p.a.
Variable interest only plus home rate	06/11/2026	9.99% p.a.
Variable principal and interest plus investor rate	06/11/2026	10.48% p.a.
Variable interest only plus investor rate	06/11/2026	10.48% p.a.
Residential Top Up Loan (B6 Agreement)	**Effective**	**Rate**
Variable principal and interest top up home rate	06/11/2026	10.08% p.a.
Variable interest only top up home rate	06/11/2026	10.17% p.a.
Variable principal and interest top up investor rate	06/11/2026	10.52% p.a.
Variable interest only top up investor rate	06/11/2026	10.56% p.a.
Basic Home Loan – Owner Occupied	**Effective**	**Rate**
Variable principal and interest home rate	06/11/2026	8.52% p.a.
Variable interest only home rate	06/11/2026	9.28% p.a.
Basic Home Loan – Investment	**Effective**	**Rate**
Variable principal and interest investor rate	06/11/2026	8.59% p.a.
Variable interest only investor rate	06/11/2026	9.30% p.a.
Residential Top Up Loan (B2 Agreement)	**Effective**	**Rate**
Residential top up base rate	06/11/2026	8.66% p.a.
Overdrafts	**Effective**	**Rate**
Secured Personal Overdraft base rate	06/11/2026	9.10% p.a.
One Account Overdraft base rate	06/11/2026	15.19% 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	06/11/2026	9.10% p.a.
Overdraft base rate	06/11/2026	9.20% p.a.
Escrow base rate	06/11/2026	11.20% p.a.

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

BOQ Specialist – a division of Bank of Queensland Limited ABN 32 009 656 740. AFSL and Australian Credit License No. 244616.