Notice to customers

Effective: 02 October 2026. Changes to BOQ Specialist residential and commercial lending interest rates.

BOQ SPECIALIST

Residential Lending	
Owner Occupied Home Loans	
Variable principal and interest home rate	**9.87% p.a.**
Variable interest only home rate	**10.41% p.a.**
Residential Investment Home Loans	
Variable principal and interest investor rate	**10.52% p.a.**
Variable interest only investor rate	**10.90% p.a.**
Line of Credit	
Variable line of credit home rate	**10.36% p.a.**
Variable line of credit investor rate	**10.85% p.a.**
Plus Home Loan	
Variable principal and interest plus home rate	**9.69% p.a.**
Variable interest only plus home rate	**9.74% p.a.**
Variable principal and interest plus investor rate	**10.23% p.a.**
Variable interest only plus investor rate	**10.23% p.a.**
Residential Top Up Loan (B6 Agreement)	
Variable principal and interest top up home rate	**9.83% p.a.**
Variable interest only top up home rate	**9.92% p.a.**
Variable principal and interest top up investor rate	**10.27% p.a.**
Variable interest only top up investor rate	**10.31% p.a.**
Basic Home Loan – Owner Occupied	
Variable principal and interest home rate	**8.27% p.a.**
Variable interest only home rate	**9.03% p.a.**
Basic Home Loan – Investment	
Variable principal and interest investor rate	**8.34% p.a.**
Variable interest only investor rate	**9.05% p.a.**
Residential Top Up Loan (B2 Agreement)	
Residential top up base rate	**8.41% p.a.**
Overdrafts	
Secured personal overdraft base rate	**8.85% p.a.**
One account overdraft base rate	**14.94% p.a.**

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

Commercial Lending	
Loans and Overdrafts	
Variable base rate	**8.85% p.a.**
Overdraft base rate	**8.95% p.a.**
Escrow base rate	**10.95% p.a.**

BOQ Specialist is a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence number 244616.
For more information please phone 1300 160 160.