

Important notice to BOQ Specialist clients

Effective: 12 May 2023.

Changes to BOQ Specialist residential and commercial lending interest rates.

Residential Lending

Owner Occupied Home Loans	Effective	Rate
Variable principal and interest home rate	12/05/2023	8.87%
Variable interest only home rate	12/05/2023	9.41%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	12/05/2023	9.52%
Variable interest only investor rate	12/05/2023	9.90%
Line of Credit	Effective	Rate
Variable line of credit home rate	12/05/2023	9.36%
Variable line of credit investor rate	12/05/2023	9.85%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	12/05/2023	8.69%
Variable interest only plus home rate	12/05/2023	8.74%
Variable principal and interest plus investor rate	12/05/2023	9.23%
Variable interest only plus investor rate	12/05/2023	9.23%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	12/05/2023	8.83%
Variable interest only top up home rate	12/05/2023	8.92%
Variable principal and interest top up investor rate	12/05/2023	9.27%
Variable interest only top up investor rate	12/05/2023	9.31%
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	12/05/2023	7.27%
Variable interest only home rate	12/05/2023	8.03%
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	12/05/2023	7.34%
Variable interest only investor rate	12/05/2023	8.05%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	12/05/2023	7.41%

* 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	12/05/2023	8.10%
Overdraft base rate	12/05/2023	8.20%
Escrow base rate	12/05/2023	10.20%