

Important notice to BOQ Specialist clients

Effective: 19 August 2022.

Changes to BOQ Specialist residential and commercial lending interest rates.

Residential Lending

| Owner Occupied Home Loans | Effective | Rate |
|--|------------------|-------------|
| Variable principal and interest home rate | 19/08/2022 | 6.87% |
| Variable interest only home rate | 19/08/2022 | 7.41% |
| Residential Investment Home Loans | Effective | Rate |
| Variable principal and interest investor rate | 19/08/2022 | 7.52% |
| Variable interest only investor rate | 19/08/2022 | 7.90% |
| Line of Credit | Effective | Rate |
| Variable line of credit home rate | 19/08/2022 | 7.36% |
| Variable line of credit investor rate | 19/08/2022 | 7.85% |
| Plus Home Loan | Effective | Rate |
| Variable principal and interest plus home rate | 19/08/2022 | 6.69% |
| Variable interest only plus home rate | 19/08/2022 | 6.74% |
| Variable principal and interest plus investor rate | 19/08/2022 | 7.23% |
| Variable interest only plus investor rate | 19/08/2022 | 7.23% |
| Residential Top Up Loan (B6 Agreement) | Effective | Rate |
| Variable principal and interest top up home rate | 19/08/2022 | 6.83% |
| Variable interest only top up home rate | 19/08/2022 | 6.92% |
| Variable principal and interest top up investor rate | 19/08/2022 | 7.27% |
| Variable interest only top up investor rate | 19/08/2022 | 7.31% |
| Basic Home Loan - Owner Occupied | Effective | Rate |
| Variable principal and interest home rate | 19/08/2022 | 5.27% |
| Variable interest only home rate | 19/08/2022 | 6.03% |
| Basic Home Loan - Investment | Effective | Rate |
| Variable principal and interest investor rate | 19/08/2022 | 5.34% |
| Variable interest only investor rate | 19/08/2022 | 6.05% |
| Residential Top Up Loan (B2 Agreement) | Effective | Rate |
| Residential top up base rate | 19/08/2022 | 5.41% |

* 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 | 19/08/2022 | 6.10% |
| Overdraft base rate | 19/08/2022 | 6.20% |
| Escrow base rate | 19/08/2022 | 8.20% |