

## Important notice to BOQ Specialist clients

Effective: 9 December 2022.

Changes to BOQ Specialist residential interest rates.

### Residential Lending

<b>Owner Occupied Home Loans</b>	<b>Effective</b>	<b>Rate</b>
Variable principal and interest home rate	9/12/2022	8.12%
Variable interest only home rate	9/12/2022	8.66%
<b>Residential Investment Home Loans</b>	<b>Effective</b>	<b>Rate</b>
Variable principal and interest investor rate	9/12/2022	8.77%
Variable interest only investor rate	9/12/2022	9.15%
<b>Line of Credit</b>	<b>Effective</b>	<b>Rate</b>
Variable line of credit home rate	9/12/2022	8.61%
Variable line of credit investor rate	9/12/2022	9.10%
<b>Plus Home Loan</b>	<b>Effective</b>	<b>Rate</b>
Variable principal and interest plus home rate	9/12/2022	7.94%
Variable interest only plus home rate	9/12/2022	7.99%
Variable principal and interest plus investor rate	9/12/2022	8.48%
Variable interest only plus investor rate	9/12/2022	8.48%
<b>Residential Top Up Loan (B6 Agreement)</b>	<b>Effective</b>	<b>Rate</b>
Variable principal and interest top up home rate	9/12/2022	8.08%
Variable interest only top up home rate	9/12/2022	8.17%
Variable principal and interest top up investor rate	9/12/2022	8.52%
Variable interest only top up investor rate	9/12/2022	8.56%
<b>Basic Home Loan – Owner Occupied</b>	<b>Effective</b>	<b>Rate</b>
Variable principal and interest home rate	9/12/2022	6.52%
Variable interest only home rate	9/12/2022	7.28%
<b>Basic Home Loan – Investment</b>	<b>Effective</b>	<b>Rate</b>
Variable principal and interest investor rate	9/12/2022	6.59%
Variable interest only investor rate	9/12/2022	7.30%
<b>Residential Top Up Loan (B2 Agreement)</b>	<b>Effective</b>	<b>Rate</b>
Residential top up base rate	9/12/2022	6.66%

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