

Important notice to BOQ Specialist clients

Effective: 10 February 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	10/02/2023	8.37%
Variable interest only home rate	10/02/2023	8.91%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	10/02/2023	9.02%
Variable interest only investor rate	10/02/2023	9.40%
Line of Credit	Effective	Rate
Variable line of credit home rate	10/02/2023	8.86%
Variable line of credit investor rate	10/02/2023	9.35%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	10/02/2023	8.19%
Variable interest only plus home rate	10/02/2023	8.24%
Variable principal and interest plus investor rate	10/02/2023	8.73%
Variable interest only plus investor rate	10/02/2023	8.73%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	10/02/2023	8.33%
Variable interest only top up home rate	10/02/2023	8.42%
Variable principal and interest top up investor rate	10/02/2023	8.77%
Variable interest only top up investor rate	10/02/2023	8.81%
Basic Home Loan - Owner Occupied	Effective	Rate
Variable principal and interest home rate	10/02/2023	6.77%
Variable interest only home rate	10/02/2023	7.53%
Basic Home Loan - Investment	Effective	Rate
Variable principal and interest investor rate	10/02/2023	6.84%
Variable interest only investor rate	10/02/2023	7.55%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	10/02/2023	6.91%

* 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	10/02/2023	7.60%
Overdraft base rate	10/02/2023	7.70%
Escrow base rate	10/02/2023	9.70%