

## Important notice to BOQ Specialist clients

Effective: 28 October 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	28/10/2022	7.62%
Variable interest only home rate	28/10/2022	8.16%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	28/10/2022	8.27%
Variable interest only investor rate	28/10/2022	8.65%
Line of Credit	Effective	Rate
Variable line of credit home rate	28/10/2022	8.11%
Variable line of credit investor rate	28/10/2022	8.60%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	28/10/2022	7.44%
Variable interest only plus home rate	28/10/2022	7.49%
Variable principal and interest plus investor rate	28/10/2022	7.98%
Variable interest only plus investor rate	28/10/2022	7.98%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	28/10/2022	7.58%
Variable interest only top up home rate	28/10/2022	7.67%
Variable principal and interest top up investor rate	28/10/2022	8.02%
Variable interest only top up investor rate	28/10/2022	8.06%
Basic Home Loan - Owner Occupied	Effective	Rate
Variable principal and interest home rate	28/10/2022	6.02%
Variable interest only home rate	28/10/2022	6.78%
Basic Home Loan - Investment	Effective	Rate
Variable principal and interest investor rate	28/10/2022	6.09%
Variable interest only investor rate	28/10/2022	6.80%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	28/10/2022	6.16%

\* 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	28/10/2022	6.85%
Overdraft base rate	28/10/2022	6.95%
Escrow base rate	28/10/2022	8.95%