

Important notice to BOQ Specialist clients

Effective: 11 November 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	11/11/2022	7.87%
Variable interest only home rate	11/11/2022	8.41%
Residential Investment Home Loans	Effective	Rate
Variable principal and interest investor rate	11/11/2022	8.52%
Variable interest only investor rate	11/11/2022	8.90%
Line of Credit	Effective	Rate
Variable line of credit home rate	11/11/2022	8.36%
Variable line of credit investor rate	11/11/2022	8.85%
Plus Home Loan	Effective	Rate
Variable principal and interest plus home rate	11/11/2022	7.69%
Variable interest only plus home rate	11/11/2022	7.74%
Variable principal and interest plus investor rate	11/11/2022	8.23%
Variable interest only plus investor rate	11/11/2022	8.23%
Residential Top Up Loan (B6 Agreement)	Effective	Rate
Variable principal and interest top up home rate	11/11/2022	7.83%
Variable interest only top up home rate	11/11/2022	7.92%
Variable principal and interest top up investor rate	11/11/2022	8.27%
Variable interest only top up investor rate	11/11/2022	8.31%
Basic Home Loan – Owner Occupied	Effective	Rate
Variable principal and interest home rate	11/11/2022	6.27%
Variable interest only home rate	11/11/2022	7.03%
Basic Home Loan – Investment	Effective	Rate
Variable principal and interest investor rate	11/11/2022	6.34%
Variable interest only investor rate	11/11/2022	7.05%
Residential Top Up Loan (B2 Agreement)	Effective	Rate
Residential top up base rate	11/11/2022	6.41%

* 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	11/11/2022	7.10%
Overdraft base rate	11/11/2022	7.20%
Escrow base rate	11/11/2022	9.20%