

BOQ BROKER HOME LOAN RATES

New Lending Only & For Broker Use Only



This flyer must not be provided to customers.

Effective date

3/02/2020

Owner Occupier

Variable Rates	Principal and Interest			Interest only		
	Max LVR (incl LMI)	Product Rate	Revert rate	Max LVR (incl LMI)	Product Rate	Revert rate
Clear Path	98%	4.16%	N/A	90%	4.55%	3.76%
Clear Path Variable >\$1m*	90%	3.19%	N/A	90%	3.67%	3.76%
Clear Path Variable \$500k-\$1m*	90%	3.34%	N/A	90%	3.82%	3.76%
Clear Path Variable \$250k-\$500k*	90%	3.49%	N/A	90%	3.97%	3.76%
Intro Rate Variable (2 year intro)*	90%	3.19%	3.76%	90%	3.59%	3.76%
Economy Variable Rate*	80%	3.49%	N/A	80%	3.97%	3.49%

Fixed Rates

Principal and Interest	Max LVR (incl LMI)	Term					Revert rate
		1 year	2 years	3 years	4 years	5 years	
Fixed Rate Principal & Interest	95%	4.09%	3.74%	4.09%	3.89%	3.89%	3.76%
Fixed >\$300k*	80%		2.79%	2.79%		3.39%	3.76%
Fixed >\$150k*	90%		2.99%	2.99%		3.49%	3.76%

Interest only

Fixed Rate Interest Only	90%	4.19%	3.84%	4.19%	4.09%	4.09%	3.76%
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Investor

Variable Rates	Principal and Interest			Interest only		
	Max LVR (incl LMI)	Product Rate	Revert rate	Max LVR (incl LMI)	Product Rate	Revert rate
Clear Path	90%	4.87%	N/A	90%	5.12%	4.02%
Clear Path Variable >\$1m*	90%	3.52%	N/A	90%	3.82%	4.02%
Clear Path Variable \$500k-\$1m*	90%	3.67%	N/A	90%	3.97%	4.02%
Clear Path Variable \$250k-\$500k*	90%	3.82%	N/A	90%	4.12%	4.02%
Clear Path Line of credit [†]	N/A	N/A	N/A	80%	5.47%	N/A
Intro Rate Variable (2 year intro)*	90%	3.49%	4.02%	90%	3.59%	4.02%
Economy Variable Rate*	80%	3.92%	N/A	80%	4.27%	3.92%

BOQ Bundle Offer: 0.20% p.a. discount off the Clear Path Variable Investment rates, if applied for with an Owner Occupied home loan. See conditions below.

Fixed Rates

Principal and Interest	Max LVR (incl LMI)	Term					Revert rate
		1 year	2 years	3 years	4 years	5 years	
Fixed Rate Principal & Interest	90%	4.19%	3.84%	4.19%	4.09%	4.09%	4.02%
Fixed >\$150k*	80%		3.24%	3.24%		3.49%	4.02%

Interest only

Fixed Rate Interest Only	90%	4.29%	3.84%	4.29%	4.19%	4.19%	4.02%
Fixed >\$150k*	80%		3.34%	3.34%		3.59%	4.02%

*Discounted rates - conditions apply as per below

- Not available for refinance or restructure of existing BOQ lending; New to Bank lending only, but tier is based on New Total Application Amount;
- Lending with LVR 80% to 90% with no LMI is not eligible; Lending with LVR over 90% is not eligible;
- Split lending available;
- IO lending: discount applies to the Interest Only term of the loan and will not carry over to the P&I term;
- Construction loans: The discount is applied to the construction and post-construction phase of the loan. If the reference rates move before conclusion of the construction phase, the final rate listed above may differ. The discount is applied to the Interest Only reference rate during the construction period.
- Fixed rate and Economy Rate offers are not available for construction loans.

BOQ Bundle Offer conditions:

- For applications received in ApplyOnline between 3rd February 2020 and 18 April 2020 (inclusive of those dates), and settled within 100 days of application receipt.
- 0.20%p.a. discount off the advertised Clear Path Variable Investment rates where the investment LVR is < 80%
- Must apply and settle both variable Investment loan(s) and Owner Occupied loan(s)
- Minimum \$250k new borrowings only

[†]Note: The LMI premium cannot be capitalised above the prescribed maximum LVR parameter for a Line of Credit facility. Where there is a Home Loan and Line of Credit split facilities, the LMI premium can only be capitalised on the Home Loan facility.

Credit provided by Bank of Queensland Limited ABN 32 009 656 740 (Australian Credit Licence 244616) ("BOQ"). This document contains a summary only of the featured loans and interest rates available and does not contain all of the fees, charges, terms and conditions which may apply to a loan. Full terms and conditions are available online or at any BOQ Branch. Interest rates quoted are indicative only, and are subject to change without notice. BOQ's standard credit assessment criteria applies. Information current as at 03/02/2020.