

# BUSINESS TERM LOAN

## Finance options made for your business clients

- ✓ \$0 establishment fee for new lending \$1,000,000 to \$3,000,000
- ✓ No change to broker commissions: 0.55% upfront and 0.25% trail
- ✓ For Broker only applications submitted by 24 December 2019.

Get in touch with your Business Banker today or email [commercialbrokers@boq.com.au](mailto:commercialbrokers@boq.com.au)

## Discounted Variable Rates\*

**4.39** % P.A. residential security term up to 25 years, LVR up to 80%

**4.69** % P.A. commercial security term up to 15 years, LVR up to 70%

## Discounted 3 Year Fixed Rates\* effective 25 October 2019

**3.99** % P.A. residential security term up to 25 years, LVR up to 80%

**4.39** % P.A. commercial security term up to 15 years, LVR up to 70%



\*Discount Variable and Discount Fixed Rate offers only available for new lending with a minimum loan amount of \$200,000. The Discount Variable Rate is for the life of the loan as long as the loan is retained under a variable Business Term Loan. The Discount Fixed Rate applies until the end of the fixed term or until varied by you. Discount rate offers not available to self-managed super funds, or to refinances or increases to existing BOQ facilities. Interest rates are indicative only, and subject to change without notice. Your actual interest rate may vary depending on the amount of your loan, security offered and our credit assessment criteria. A margin may also apply. These discount interest rate offers cannot be taken up with any other packages, negotiated interest rates or special offers. Interest rates are comprised of the applicable base rate less any applicable risk-based customer discount.

Products are issued by Bank of Queensland Limited ABN 32 009 656 740 (BOQ) Australian Credit Licence No 244616. Conditions, criteria and fees apply. Full terms and conditions are available at any BOQ branch. The Bank's standard credit assessment criteria apply. This flyer contains general advice and has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of any advice before acting on it.

# BUSINESS TERM LOAN FOR SMSF

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## Variable Rates from:\*

**5.05** % residential security  
P.A. term up to 25 years,  
LVR up to 65%

**5.20** % commercial security  
P.A. term up to 15 years,  
LVR up to 55%

## 3 Year Fixed Rates\* effective 25 October 2019

**4.49** % residential security  
P.A. term up to 25 years,  
LVR up to 65%

**4.79** % commercial security  
P.A. term up to 15 years,  
LVR up to 55%

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BOQ will not provide you with advice in relation to the establishment, operation and structure of your Self-Managed Superannuation Fund (Super Fund). Nor will BOQ provide you with advice in relation to the investment strategy of your Super Fund. You should seek independent advice from a qualified professional on these matters. External legal fees are also payable for the review of the SMSF Trust Deed and Custodian Trust Deed, preparation of loan documentation and settlement of the new facility.

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