

BROKER OWNER-OCCUPIED HOME LOAN INTEREST RATES



NEW LOANS ONLY

Effective Date: 10 September 2018

| DISCOUNT OFFERS [^] | Discount from carded rate | Annual Percentage Rate (% p.a.) | Comparison Rate (% p.a.) |
|--|---------------------------|---------------------------------|--------------------------|
| 1 Year Fixed Standard Home Loan (\$150,000 plus) | 0.55%p.a. | 3.54% | 4.62% |
| 1 Year Fixed Home Loan Privileges Package Home Loan (\$150,000 plus) | 0.55%p.a. | 3.54% | 5.43% |
| 2 Year Fixed Standard Home Loan (\$150,000 plus) | 0.34%p.a. | 3.85% | 4.58% |
| 2 Year Fixed Home Loan Privileges Package Home Loan (\$150,000 plus) | 0.34%p.a. | 3.85% | 5.34% |
| 3 Year Fixed Standard Home Loan (\$150,000 plus) | 0.52%p.a. | 3.87% | 4.53% |
| 3 Year Fixed Home Loan Privileges Package Home Loan (\$150,000 plus) | 0.52%p.a. | 3.87% | 5.24% |

[^] Offers available to new to bank lending only. Home Loan applications taken from 2 July 2018. Maximum LVR up to 80%. Not available for the refinance or restructure of existing BOQ loans, construction home loans or self-managed super fund loans. Minimum \$150,000 new lending. The discount under this offer will continue to apply until you request us to vary your loan. Full terms and conditions available at any BOQ branch. BOQ standard credit assessment criteria applies. Not available for interest only lending.

| LOAN TYPE | Principal and Interest Rates % p.a. | | Interest Only Rates % p.a. ⁵ | | |
|---|---|-------------------------------------|---|---|-----------------|
| | Annual Percentage Rate | Comparison Rate | Annual Percentage Rate | Comparison Rate | |
| Intro Rate Variable Home Loan ¹ | 3.59% for first 2 years then 4.16% | 4.19% | 3.99% for first 2 years then 4.16% | 4.27% | |
| Clear Path Variable Rate Home Loan | 4.56% | 4.69% | 5.02% | 4.89% | |
| Standard Variable Rate Home Loan | 5.70% | 5.86% | 6.16% | 6.06% | |
| Economy Variable Rate Home Loan ⁴ | 3.88% | 4.04% | 4.44% | 4.27% | |
| Clear Path Line of Credit Facility ¹ | | | 5.50% | | |
| Line of Credit Facility | | | 7.29% | | |
| Fixed Rate Home Loan | 1 year 2 years 3 years 4 years 5 years Then Clear Path Variable Principal and Interest Rate as above | 4.09% | 4.67% | 4.19% | 4.68% |
| | | 4.19% | 4.65% | 4.29% | 4.66% |
| | | 4.39% | 4.67% | 4.49% | 4.69% |
| | | 4.39% | 4.65% | 4.49% | 4.69% |
| | | 4.49% | 4.68% | 4.59% | 4.73% |
| HOME LOAN PRIVILEGES PACKAGE ² | | Principal and Interest Rates % p.a. | | Interest Only Rates % p.a. ⁵ | |
| | | Annual Percentage Rate | Comparison Rate | Annual Percentage Rate | Comparison Rate |
| Variable Rate Home Loan | \$150,000 to less than \$250,000 | 5.20% | 5.59% | 5.66% | 5.79% |
| | \$250,000 to less than \$1,000,000 | 4.85% | 5.25% | 5.31% | 5.44% |
| | \$1,000,000+ | 4.80% | 5.20% | 5.26% | 5.40% |
| Discount Variable Rate Home Loan ³ | \$1,000,000+ | 4.18% for first 2 years then 4.44% | 4.80% | | |
| Line of Credit Facility | \$150,000 to less than \$250,000 | | | 6.64% | |
| | \$250,000 to less than \$1,000,000 | | | 6.29% | |
| | \$1,000,000 + | | | 6.24% | |
| Fixed Rate Home Loan | 1 year 2 years 3 years 4 years 5 years Then Home Loan Privileges Package Variable Principal and Interest Rate as above | 4.09% | 5.49% | 4.19% | 5.50% |
| | | 4.19% | 5.41% | 4.29% | 5.42% |
| | | 4.39% | 5.38% | 4.49% | 5.40% |
| | | 4.39% | 5.31% | 4.49% | 5.35% |
| | | 4.49% | 5.30% | 4.59% | 5.34% |

All information in this flyer is current as 10 September 2018. Comparison rates calculated on the basis of a loan of \$150,000 for a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed interest only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. For all construction loans, during the construction period your loan is treated as an interest only loan and the applicable interest only reference rate will apply.

- BOQ's Intro Rate Variable Home Loan is only available for minimum loan amount of \$150,000, maximum LVR of 90%. Product only available for new home loan lending and is not available for refinance or restructure of existing BOQ facilities. For construction loans, the agreed 2 year introductory discount will also apply during the construction period. Full terms & conditions available at any BOQ branch. The agreed discounts will continue to apply until you request us to vary your loan.
- To qualify for the Home Loan Privileges Package (HLPP) you must take out and maintain a Home Loan (Standard Variable or Fixed Rate) or Line of Credit and an approved transaction account. An annual package fee is payable.

Valuation fees are additional. Application must meet approval guidelines on all products to qualify for the package. Benefits cannot be taken in conjunction with or in addition to any other packages, negotiated interest rates or special offers.

- Product only available for minimum total borrowings of \$1,000,000 and maximum LVR of 80%. Not available for Interest Only Lending. Product only available for new home loan lending and is not available on refinance or restructure of existing BOQ facilities. For construction loans, the 2 year introductory period and the related discount of 1.52%p.a. will not commence until the loan is fully drawn.
- BOQ's Economy home Loan is available only for new home loans, maximum LVR of 80%. Product only available for new home loan lending and is not available for refinance or restructure of existing BOQ facilities and construction loans. Full terms & conditions available at any BOQ branch.
- For new Interest Only Lending maximum Loan to Value Ratio (LVR) of 90% for Owner Occupied Lending applies. Fees and charges are payable. BOQ's standard credit assessment criteria apply. Full terms and conditions are available at any BOQ branch. Interest rates quoted are indicative only and are subject to change without notice. Credit provided by Bank of Queensland Limited ABN 32 009 656 740 (AFSL and Australian Credit Licence Number 244616) (BOQ).