



Home Loan Comparison Rate Schedule

Date of Issue: 18-June-2010

Annual Percentage Rate
% p.a.

\$20,000 ^	\$25,000 ^	\$30,000 ^	\$50,000 ^	\$ 70,000	\$ 100,000	\$ 130,000	\$ 150,000	\$ 200,000	\$ 225,000	\$ 250,000	\$ 275,000	\$ 300,000
4 years	5 years	5 years	7 years	25 years	25 years	25 years	25 years	25 years	25 years	25 years	30 years	30 years

OWNER OCCUPIED HOME LOANS

Loan Type	Term	Annual Percentage Rate	Then Standard Variable Rate of	\$20,000	\$25,000	\$30,000	\$50,000	\$ 70,000	\$ 100,000	\$ 130,000	\$ 150,000	\$ 200,000	\$ 225,000	\$ 250,000	\$ 275,000	\$ 300,000	
Standard Variable Rate Home Loan		7.51%		10.13%	9.31%	9.01%	8.23%	7.77%	7.69%	7.65%	7.63%	7.60%	7.59%	7.58%	7.57%	7.57%	
First Start Home Loan		6.51%		9.68%	8.93%	8.63%	7.95%	7.66%	7.58%	7.54%	7.52%	7.49%	7.48%	7.48%	7.47%	7.47%	
Economy Home Loan		6.93%		10.04%	9.08%	8.72%	7.80%	7.26%	7.16%	7.11%	7.08%	7.04%	7.03%	7.02%	7.01%	7.00%	
Low Doc Standard Variable Rate Home Loan		8.76%		12.74%	11.44%	10.98%	9.80%	9.11%	9.00%	8.95%	8.92%	8.88%	8.87%	8.86%	8.84%	8.83%	
Standard Fixed Rate Home Loan	1 year	6.84%	7.51%	9.83%	9.06%	8.76%	8.04%	7.70%	7.62%	7.58%	7.56%	7.53%	7.52%	7.51%	7.51%	7.50%	
	2 years	7.09%		9.81%	9.03%	8.73%	8.02%	7.68%	7.61%	7.56%	7.55%	7.53%	7.52%	7.50%	7.50%	7.49%	7.49%
	3 years	7.74%		10.34%	9.50%	9.20%	8.39%	7.84%	7.76%	7.72%	7.70%	7.70%	7.67%	7.66%	7.65%	7.63%	7.63%
	4 years	7.99%		10.60%	9.76%	9.47%	8.63%	7.96%	7.88%	7.84%	7.82%	7.82%	7.79%	7.78%	7.77%	7.74%	7.73%
	5 years	8.04%			9.83%	9.53%	8.72%	8.02%	7.94%	7.90%	7.88%	7.85%	7.84%	7.83%	7.83%	7.79%	7.79%
Low Doc Fixed Rate Home Loan	1 year	8.09%	8.76%	12.44%	11.18%	10.73%	9.60%	9.03%	8.92%	8.87%	8.84%	8.80%	8.79%	8.78%	8.77%	8.76%	
	2 years	8.34%		12.42%	11.16%	10.71%	9.58%	9.01%	8.91%	8.85%	8.83%	8.79%	8.78%	8.76%	8.76%	8.75%	
	3 years	8.99%		12.96%	11.63%	11.18%	9.96%	9.18%	9.08%	9.02%	8.99%	8.95%	8.94%	8.93%	8.91%	8.90%	
	4 years	9.24%		13.22%	11.90%	11.45%	10.20%	9.30%	9.20%	9.14%	9.12%	9.07%	9.06%	9.05%	9.02%	9.01%	
	5 years	9.29%				11.96%	11.51%	10.29%	9.37%	9.26%	9.20%	9.18%	9.14%	9.12%	9.11%	9.08%	9.07%

Home Loan Privileges Package

Loan Type	Amount	Annual Percentage Rate	Then Home Loan Privileges Variable Rate	\$20,000	\$25,000	\$30,000	\$50,000	\$ 70,000	\$ 100,000	\$ 130,000	\$ 150,000	\$ 200,000	\$ 225,000	\$ 250,000	\$ 275,000	\$ 300,000	
Variable Rate Home Loan	\$150,000 to less than \$200,000	7.26%	as above								7.57%						
	\$200,000 to less than \$250,000	7.11%											7.34%	7.32%			
	\$250,000 +	6.81%													7.00%	6.97%	6.96%
Standard Fixed Rate Home Loan	1 year	6.84%	as above								7.52%	7.23%	7.20%	7.00%	6.98%	6.96%	
	2 years	7.09%										7.53%	7.34%	7.31%	7.06%	7.03%	7.01%
	3 years	7.74%										7.71%	7.53%	7.50%	7.27%	7.22%	7.21%
	4 years	7.99%										7.85%	7.68%	7.65%	7.45%	7.38%	7.37%
	5 years	8.04%										7.93%	7.77%	7.74%	7.56%	7.48%	7.47%

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

^ Credit is available for this amount but not for the term specified.

Applies to secured rate loans only.

Credit provided by Bank of Queensland Limited ABN 32 009 656 740. Head Office: BOQ Centre, 259 Queen Street, Brisbane, Queensland. www.boq.com.au