

# FIXED CAR LOAN

Our Fixed Car Loan allows you to borrow to purchase a new or used vehicle where the vehicle is used for security. The BOQ Fixed Car Loan lets you lock in a low, competitive interest rate at the start of your loan giving you the certainty of knowing what your repayments will be over the course of your loan, while still having the flexibility to make additional repayments or to repay early with no additional costs.

<b>Application fee</b>	\$195	
<b>Monthly fee</b>	\$750 per month	
<b>Loan purpose</b>	New or used motor vehicle purchase	
<b>Redraw</b>	Yes – in branch only. Minimum \$100 redraw, no fees apply	
<b>Additional Repayments</b>	Yes – make unlimited additional repayments at any time	
<b>Repayment Options</b>	Principal and Interest	
<b>Repayment Frequency</b>	Weekly, fortnightly or monthly	
<b>Early repayment fees/break costs</b>	No – no penalties for paying your loan out early	
<b>Statement Frequency</b>	6 monthly	
<b>Electronic Banking</b>	Internet Banking	
<b>Borrower Types</b>	Individuals	
<b>Security</b>	Specific Security Agreement over the motor vehicle being purchased	
<b>Maximum Loan to Value Ratio (LVR)</b>	<b>Cars purchased from a licenced dealer</b>	<b>Private Sales</b>
	100% of the purchase price	Up to 90% of the purchase price
<b>Minimum Loan Term</b>	1 year	
<b>Maximum Loan Term</b>	7 years	
<b>Minimum Loan Amount</b>	\$5,000	
<b>Maximum Loan Amount</b>	\$80,000	
<b>Eligibility</b>	New and existing customers for vehicle purchase only. Not available for the refinance of other lending	

**Important things you should know:** BOQ's standard credit assessment criteria apply. Fees and charges apply. Full terms and conditions are available online at [boq.com.au](http://boq.com.au) or at any branch. All information contained in this flyer is correct as at 16 July 2019. Credit provided by Bank of Queensland Limited ABN 32 009 656 740. ASFL and Australian Credit Licence 244616. Head Office: Level 6, 100 Skyring Terrace, Newstead, QLD 4006. [boq.com.au](http://boq.com.au)

