

CLEAR PATH VARIABLE HOME LOAN

Our Clear Path Variable Home Loan offers a competitive interest rate and all the features you'd expect from a home loan. There's no application fee and you get the full benefits of flexible repayments, mortgage offset, redraw and more.

Application fee	No application fee	
Valuation fee	One free valuation*	
Monthly fee	\$10 per month	
Loan purpose	Owner occupied and investment housing, land/building construction and personal investment. Not available for business purposes	
100% Mortgage Offset	Yes – available when home loan is linked to a Mortgage Offset Account. Personal customers only (excludes companies and trusts)	
Redraw	Yes – minimum \$100 redraw, no fees apply	
Top Up	Yes – must meet Top Up eligibility criteria	
Split Loans	Yes – fixed rate application fee applies	
Loan Switching	Yes – switching fee applies	
Additional Repayments	Yes – make unlimited additional repayments at any time	
Repayment Options	Principal and Interest or Interest Only (up to 5 years maximum)	
Repayment Frequency	Weekly, fortnightly or monthly	
Statement Frequency	6 monthly	
Electronic Banking	Internet Banking	
Borrower Types	Individuals, companies and trusts. Excludes Self-Managed Super Funds	
Security	Residential property	
Maximum Loan to Value Ratio (LVR)	Owner Occupied	Investment
	95% inclusive of LMI for purchase or construction 90% inclusive of LMI for refinances, vacant land and interest only	90% inclusive of LMI both P&I and Interest Only for all purposes
Lenders Mortgage Insurance	Required where LVR is above 80%	
Minimum Loan Term	No minimum	
Maximum Loan Term	30 years	
Minimum Loan Amount	No minimum	
Maximum Loan Amount	No maximum	

Important things you should know: *One free residential valuation per Clear Path Home Loan application. BOQ's standard credit assessment criteria apply. Fees and charges apply. Full terms and conditions are available online at boq.com.au or at any branch. All information contained in this flyer is correct as at 23 June 2020. 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

