

BOQ BROKER HOME LOAN RATES

New Lending Only & For Broker Use Only



This flyer must not be provided to customers.

Effective date

4/03/2022

Owner Occupier

Variable Rates	Principal & Interest			Interest only		
	Max LVR (incl LMI)	Product rate	Revert rate	Max LVR (incl LMI)	Product rate	Revert rate
Clear Path Variable	95%	3.99%	N/A	90%	4.38%	3.09%
Clear Path Variable >\$800k*	80%	2.54%	N/A	80%	3.19%	3.09%
Clear Path Variable >\$800k*	90%/FHB 95%	2.79%	N/A	90%	3.39%	3.09%
Clear Path Variable \$500k-\$800k*	80%	2.59%	N/A	80%	3.29%	3.09%
Clear Path Variable \$500k-\$800k*	90%/FHB 95%	2.84%	N/A	90%	3.54%	3.09%
Clear Path Variable \$150k-\$500k*	80%	2.69%	N/A	80%	3.39%	3.09%
Clear Path Variable \$150k-\$500k*	90%/FHB 95%	2.94%	N/A	90%	3.64%	3.09%
Intro Rate Variable (2 year intro) >\$150k*	80%	2.49%	3.09%	80%	2.94%	3.09%
Intro Rate Variable (2 year intro) >\$150k*	90%	2.69%	3.09%	90%	3.32%	3.09%
Economy Variable	80%	3.32%	N/A	80%	3.80%	3.32%
Economy Variable >\$150k*+	70%	2.13%	N/A	N/A	N/A	N/A
Economy Variable >\$150k*+	80%	2.18%	N/A	N/A	N/A	N/A

Fixed Rates Principal & Interest	Max LVR (incl LMI)	Term					Revert rate
		1 year	2 years	3 years	4 years	5 years	
Fixed Rate Principal & Interest	95%	4.19%	4.14%	4.14%	4.24%	4.24%	3.09%
Fixed Rate specials >\$150k*	80%	3.14%	3.19%	3.49%	3.79%	4.09%	3.09%
Fixed Rate specials >\$150k*	90%/FHB 95%		3.54%	3.69%	3.99%		3.09%

Interest only

Fixed Rate Interest Only	90%	4.19%	4.14%	4.24%	4.29%	4.29%	3.09%
Fixed Rate specials >\$150k*	80%		3.79%				3.09%

FHB: First Home Buyer offer

Investor

Variable Rates	Principal & Interest			Interest only		
	Max LVR (incl LMI)	Product rate	Revert rate	Max LVR (incl LMI)	Product rate	Revert rate
Clear Path Variable	90%	4.62%	N/A	90%	4.87%	3.27%
Clear Path Variable >\$800k*	80%	2.59%	N/A	80%	2.84%	3.27%
Clear Path Variable >\$800k*	90%	2.89%	N/A	90%	3.14%	3.27%
Clear Path Variable \$500k-\$800k*	80%	2.64%	N/A	80%	2.89%	3.27%
Clear Path Variable \$500k-\$800k*	90%	2.99%	N/A	90%	3.14%	3.27%
Clear Path Variable \$150k-\$500k*	80%	2.69%	N/A	80%	2.94%	3.27%
Clear Path Variable \$150k-\$500k*	90%	3.04%	N/A	90%	3.19%	3.27%
Intro Rate Variable (2 year intro) >\$150k*^^	80%	2.74%	3.27%	80%	2.94%	3.27%
Intro Rate Variable (2 year intro) >\$150k*	90%	3.04%	3.27%	90%	3.19%	3.27%
Economy Variable Rate	80%	3.67%	N/A	80%	4.02%	3.67%
Economy Variable >\$150k*	70%	2.39%	N/A	70%	2.74%	3.67%
Economy Variable >\$150k*	80%	2.44%	N/A	80%	2.74%	3.67%

Fixed Rates Principal & Interest	Max LVR (incl LMI)	Term					Revert rate
		1 year	2 years	3 years	4 years	5 years	
Fixed Rate Principal & Interest	90%	4.49%	4.39%	4.64%	4.74%	4.74%	3.27%
Fixed Rate specials >150k*	80%	3.29%	3.34%	3.69%	3.94%	4.24%	3.27%

Interest only

Fixed Rate Interest Only	90%	4.74%	4.34%	4.84%	4.84%	4.84%	3.27%
Fixed Rate specials >150k*	80%		3.49%	3.79%		4.49%	3.27%

*Discounted rates - conditions apply as per below

- Not available for refinance or restructure of existing BOQ Group lending (which includes BOQ, BOQ Specialist, ME Bank and Virgin Money (Australia));
- New to Bank lending only, with tier based on New Total Application Amount. Split lending available;
- Lending with LVR 80% to 90% with no LMI is not eligible. Lending with LVR over 90% is not eligible;
- IO lending: discount applies to the Interest Only term of the loan and will not carry over to the P&I term.

+Economy Variable Rate - Debt to Income ratio (DTI) must be 5.99 or less.

Construction loans:

- Fixed and Economy products are not available for construction loans.
- An interest rate premium applies during the Interest Only Construction phase of loans that convert to Principal & Interest once construction is complete: Owner Occupier loans +0.39% / Investor loans: +0.25%.

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