

# 2-YEAR INTRO RATE VARIABLE HOME LOAN

For the first 2 years of your loan save on interest with a low introductory rate that reverts to our Clear Path Variable Rate. You'll also enjoy the benefits of mortgage offset, redraw, flexible repayments and more.

<b>Application fee</b>	No application fee
<b>Valuation fee</b>	One free valuation*
<b>Monthly fee</b>	\$10 per month
<b>Loan purpose</b>	Owner occupied and investment housing, land/building construction and personal investment. Not available for business purposes
<b>100% Mortgage Offset</b>	Yes – available when home loan is linked to a Mortgage Offset Account. Personal customers only (excludes companies and trusts)
<b>Redraw</b>	Yes – minimum \$100 redraw, no fees apply
<b>Top Up</b>	Yes – must meet Top Up eligibility criteria
<b>Split Loans</b>	Yes – fixed rate application fee applies
<b>Loan Switching</b>	Yes – loan may be switched to another product type however agreed discounts will no longer apply. Switching fee applies
<b>Additional Repayments</b>	Yes – make unlimited additional repayments at any time
<b>Repayment Options</b>	Principal and Interest or Interest Only (2 year period only)
<b>Repayment Frequency</b>	Weekly, fortnightly or monthly
<b>Statement Frequency</b>	6 monthly
<b>Electronic Banking</b>	Internet Banking
<b>Borrower Types</b>	Individuals, companies and trusts
<b>Security</b>	Residential property
<b>Construction Loans</b>	Yes – during the construction period the Clear Path Interest Only Rate will apply
<b>Maximum Loan to Value Ratio (LVR)</b>	90% LVR (inclusive of LMI)
<b>Lenders Mortgage Insurance</b>	Required where LVR is above 80%
<b>Minimum Loan Term</b>	2 year minimum
<b>Maximum Loan Term</b>	30 years
<b>Minimum Loan Amount</b>	\$150,000
<b>Maximum Loan Amount</b>	No maximum
<b>Eligibility</b>	Available for new lending only. Excludes the refinance or restructure of existing BOQ lending

**Important things you should know:** \*One free residential valuation per Intro Rate Variable Home Loan application (including split loans). After the 2 year introductory period the interest rate will be the applicable Clear Path Variable Housing Rate. Interest Only repayments are only available for 2 years. Fee waiver not applicable on declined applications or applications which have been withdrawn after approval. 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)

