

BOQ BROKER HOME LENDING PRODUCTS FEATURES AT A GLANCE



Loan Features	Economy Home Loan New Lending Only	Clear Path Variable Home Loan	HLPP Variable Rate Home Loan	Standard and HLPP Fixed Rate Home Loan
Minimum loan amount	No minimum	No minimum	\$150,000	Standard – No Minimum / HLPP - \$150,000
Max Loan Term	30 years	30 years	30 years	30 years
Max LVR without LMI / with LMI (Owner Occupier Principal and Interest)	80% / 80%	80% / 98%	80% / 98%	80% / 98%
Max LVR without LMI / with LMI (Owner Occupied Interest Only)	80% / 80%	80% / 90%	80% / 90%	80% / 90%
Max LVR without LMI / with LMI (Investor Principal and Interest)	80% / 80%	80% / 90%	80% / 90%	80% / 90%
Max LVR without LMI / with LMI (Investment Interest Only)	80% / 80%	80% / 90%	80% / 90%	80% / 90%
Repayment Options	P&I / Interest Only	P&I / Interest Only	P&I / Interest Only	P&I / Interest Only / 1yr Interest in advance [#]
Fixed Rate Terms	N/A	N/A	N/A	1 - 5 years
Rate Lock	N/A	N/A	N/A	Yes
Mortgage Offset Account* (Personal Customers Only)	No	Yes	Yes	Yes - 1yr fixed only
Repayment Frequency	Weekly, Fortnightly, Monthly	Weekly, Fortnightly, Monthly	Weekly, Fortnightly, Monthly	Weekly, Fortnightly, Monthly
Additional Payments	Yes	Yes	Yes	Yes - up to \$5000 pa without penalty
Redraw	Yes	Yes	Yes	No
Phone Banking	Yes	Yes	Yes	Yes
Internet Banking	Yes	Yes	Yes	Yes
Access Cards	N/A	N/A	N/A	N/A
Cheque Books	N/A	N/A	N/A	N/A
Bpay	N/A	N/A	N/A	N/A
Direct Debit/Credit / Pay Anyone	N/A	N/A	N/A	N/A
Bank@Post	N/A	N/A	N/A	N/A
Ongoing Fees	\$10 per month	\$10 per month	\$395 per annum	Standard - \$10p/mth / HLPP - \$395 p.a.
Application Fee	\$300	Nil	Nil	Standard - \$300 / HLPP - Nil
Switching Fee	\$300	\$300	Nil	Standard - \$300 / HLPP - Nil
Settlement Fee	\$150	\$150	\$150	\$150
Valuation Fee [^]	1 free residential valuation [^]	1 free residential valuation [^]	Yes	Yes