

FIXED HOME LOAN

Our Fixed Home Loan gives you the certainty of knowing exactly what your repayments will be for a term up to 5 years, while protecting yourself against any potential interest rate rises. With great interest rates across our range of terms, that certainty comes with a smile.

Application fee	\$300 (waived under Home Loan Privileges Package)	
Valuation fee	Valuation fee can vary depending on the valuation completed	
Monthly fee	\$10 per month (waived under Home Loan Privileges Package)	
Loan purpose	Owner occupied and investment housing. Not available for construction purposes	
100% Mortgage Offset	Only available on 1 Year Fixed Home Loan and when the home loan is linked to a Mortgage Offset Account. Personal customers only (excludes companies and trusts)	
Redraw	Not available during fixed rate period	
Top Up	Not available	
Split Loans	Yes – variable rate application fee may apply	
Loan Switching	Yes – break costs may apply during a fixed period	
Additional Repayments	Yes – make up to \$5,000 in additional repayments per year (break costs may apply above this amount)	
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)	Principal and Interest	Interest Only
	98% inclusive of LMI for Owner Occupiers 90% inclusive of LMI for Investors	90% excluding LMI for Owner Occupiers 90% inclusive of LMI for Investors
Lenders Mortgage Insurance	Required where LVR is above 80%	
Minimum Loan Term	1 year	
Maximum Loan Term	30 years	
Minimum Loan Amount	No minimum	
Maximum Loan Amount	No maximum	

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 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

