

BUSINESS DEPOSITS

INTEREST RATES



TRANSACTION AND INVESTMENT ACCOUNTS

Effective Date: 10 December 2018

| Transaction Accounts | |
|--|--|
| Business Management Account* | |
| Amount \$ | Interest Rate |
| 1 – 49,999 | NIL |
| 50,000 – 99,999 | 1.20% p.a. |
| 100,000 – 249,999 | 1.20% p.a. |
| 250,000 and over | 1.20% p.a. |
| Interest is calculated daily and paid monthly on a tiered basis. | |
| Everyday Business Account* | Business Cheque Account** [^] (No longer for Sale) |
| 0.15% p.a. (Not-for-Profit Organisations only, calculated on minimum monthly balances) | |
| Credit interest does not apply (Other business customers, calculated on minimum monthly balances) | |
| Business Investment Account* (No longer for sale) | Cash Management Account – Business* (No longer for sale) |
| Amount \$ | Base Rate |
| 1 – 19,999 | NIL |
| 20,000 – 49,999 | NIL |
| 50,000 – 99,999 | NIL |
| 100,000 – 249,999 | 0.15% p.a. |
| 250,000 and over | 0.55% p.a. |
| Unlimited Business Account* (No longer for sale) | |
| Credit interest does not apply | |

| Investment Accounts | | |
|---|---|-------------------------------------|
| Business Performance Saver | | |
| Bonus Criteria ¹ | \$5,000 (Deposited per month) ¹ | |
| Amount \$ | Base Rate + Bonus Rate | Base Rate |
| 1 – 500,000 | 2.20% p.a. | 0.50% p.a. |
| 500,000.01 and over | 0.50% p.a. | 0.50% p.a. |
| Interest is calculated daily and paid monthly on a stepped basis, on the first day of the next month. Bonus interest will be paid if the Bonus Criteria is met in the previous month. | | |
| Amount \$ | Business WebSavings Account* Introductory Special Offer (available for a limited time only) Accounts opened from 21/06/18 | Business WebSavings Account* |
| 1 - 9,999 | NIL | NIL |
| 10,000 and over | 2.15% p.a. ² | 1.10% p.a. |
| Interest rates are calculated daily and paid monthly. Balances greater than \$5,000,000 are subject to approval. | | |
| Amount \$ | BOQ Superannuation Savings Account* Introductory Special Offer (available for a limited time only) Accounts opened from 21/06/18 | BOQ Superannuation Savings Account* |
| 1 - 9,999 | NIL | NIL |
| 10,000 and over | 2.35% p.a. ³ | 1.50% p.a. |
| Interest rates are calculated daily and paid monthly. Balances greater than \$5,000,000 are subject to approval. | | |

Important Information

*Overdrawn interest rate of 17.20% p.a. will be calculated daily and charged monthly on unauthorised over drawings on the above accounts.

[^] Applicable only for accounts opened before 3 October 2011. Credit interest does not apply to Business Cheque Accounts opened by not-for-profit organisations from 3 October 2011.

Business Performance Saver Account

¹ Bonus Interest applies for the following month, if the Bonus Criteria is met in the prior month. Bonus Criteria will be met where a minimum of \$5,000 is credited to the linked Everyday Business Account in the prior month. This \$5,000 of credit does not include amounts transferred from another one of your BOQ accounts. In addition, when opening a Business Performance Saver, base rate always applies in the first month; not the bonus rate. In the first month, bonus criteria on the transaction account is measured from the date the Business Performance Saver is opened not the full calendar month even if the transaction account was already existing

Business WebSavings Accounts

² Rate includes additional interest of 1.05% p.a., which will be paid for 4 months from account opening date – applies only for new customers who open an account on or after 21 June 2018.

Additional interest only applies to account balances of \$10,000 or more and is not available to existing customers of the Bank whether or not they hold a Business WebSavings Account. After 4 months from the account open date, the interest rate will revert to the standard Business WebSavings Account interest rate.

BOQ Superannuation Savings Account

³ Rate includes additional interest of 0.85% p.a. which will be paid for 4 months from account opening date – applies only for new customers who open an account on or after 21 June 2018.

Additional interest only applies to account balances of \$10,000 or more and is not available to existing customers of the Bank whether or not they hold a BOQ Superannuation Savings Account. After 4 months from the account open date, the interest rate will revert to the standard BOQ Superannuation Savings Account interest rate.

All accounts

All information contained in this flyer is current as at Issue Date: 10 December 2018. Interest rates are subject to change without notice.

This document together with the Business Transaction and Investment Accounts Terms and Conditions and Business Banking Guide to Fees and Charges, make up the complete terms and conditions for these products. Conditions, Criteria and Fees Apply. You should obtain and consider the relevant Product Disclosure Statement (PDS), terms and conditions and Guide to Fees and Charges for the product before making any decision about whether to acquire or continue to hold it. Full terms and conditions are available online or at any Bank of Queensland branch. Bank of Queensland Limited ABN 32 009 656 740, AFSL and Australian Credit Licence No. 244616