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Investment Home loan interest rates - new loans only

Rates quoted are for investment borrowing only. Owner Occupied rates can be found here ([/todaysrates_homeloans.htm](#)).

Clear Path Variable Rate Home Loan¹

The Clear Path Variable Home Loan is a fully featured home loan with competitive variable interest rates, whether you're looking to buy your first investment property, buy your next investment property or [refinance an existing loan \(/refinance-home-loan.htm\)](#).

Product	Interest Rate % p.a.	Comparison Rate % p.a.
Clear Path Variable Rate Home Loan	4.89	5.02
Clear Path discount rate* (\$150k to less than \$500k)	4.44 (0.45% p.a. discount)	4.57
Clear Path discount rate* (\$500k +)	4.28 (0.61% p.a. discount)	4.41

Clear Path Line of Credit¹

Our Clear Path Line of Credit is a flexible facility that allows you to draw on your available credit as often as you like without having to reapply.

Product	Interest Rate % p.a.
Clear Path Line of Credit	5.09

Home Loan Privileges Package²

Loan amount and LVR	Interest Rate % p.a.	Comparison Rate % p.a.
Discount Variable Rate Home Loan³		
\$1,000,000 and over and up to 80% LVR	4.51 for first 2 years then 4.77	5.12

Loan amount	Package discount % p.a.	Package interest rate % p.a.	Comparison rate % p.a.
Standard Variable Home Loan			

\$150,000 to less than \$250,000	0.50	5.53	5.92
\$250,000 to less than \$1,000,000	0.85	5.18	5.57
\$1,000,000 and over	0.90	5.13	5.52
Line of Credit Facility			
\$150,000 to less than \$250,000	0.65	5.79	n/a
\$250,000 to less than \$1,000,000	1.00	5.44	n/a
\$1,000,000 and over	1.05	5.39	n/a
Fixed Rate Home Loans			
1 year	0.00	4.65	5.83
2 years	0.00	4.59	5.74
3 years	0.00	4.29	5.58
3 year fixed discount rate* (minimum \$150k lending)	0.00	3.99 (0.30% p.a. discount)	5.50
4 years	0.00	4.59	5.59
5 years	0.00	4.59	5.52

Standard Variable Rate Home Loan

Variable Rate Home Loans

Product	Interest rate % p.a.	Comparison rate % p.a.
Standard Variable Rate Home Loan	6.03	6.19
Line of Credit Facility	6.44	n/a
Economy Home Loans	5.45	5.62

Standard Fixed Rate Home Loan

Fixed Rate Home Loans

Term	Interest rate % p.a.	Comparison rate % p.a.
1 year	4.65	6.03
2 years	4.59	5.89
3 years	4.29	5.69
3 year fixed discount rate* (minimum \$150k lending)	3.99 (0.30% p.a. discount)	4.80
4 years	4.59	5.66

5 years	4.59	5.56
Interest Prepaid 1 Year Fixed Rate ⁴	4.45	5.90

Low Doc Variable Rate Home Loan

Variable Rate Home Loans

Product	Interest rate % p.a.	Comparison rate % p.a.
Low Doc Home Loan	7.28	7.47
Low Doc Line of Credit	7.59	n/a

Low Doc Fixed Rate Home Loan

Fixed Rate Home Loans

Term	Interest rate % p.a.	Comparison rate % p.a.
1 year	5.90	7.32
2 years	5.84	7.18
3 years	5.54	6.96
4 years	5.84	6.93
5 years	5.84	6.83

 </todaysrates.htm> View all of today's rates </todaysrates.htm>

Bank of Queensland

Credit provided by Bank of Queensland Limited ABN 32 009 656 740 (Australian Credit Licence Number 244616) (BOQ). Fees and charges payable, BOQ's standard credit assessment criteria apply. Full terms and conditions are available at any BOQ branch. Interest rates quoted are indicative only, and are subject to change without notice. Fixed interest rates may vary between application and drawdown of the loan. A rate lock fee can be paid at application to secure the initial fixed rate for 100 days. For eligible Top Up loan applications, the interest rate or package tiers (if applicable) disclosed in your original loan schedule will apply.

*Limited time offers available for investment home loans received from 01/01/2016. Offers available for new to bank lending only. Maximum LVR up to 80%. Not available for the refinance or restructure of existing BOQ loans, construction home loans or self-managed super fund loans. Minimum \$150,000 new lending. The discount under this offer will continue to apply until you request us to vary your loan. Full terms and conditions available at any BOQ branch. BOQ standard credit assessment criteria apply. Information current as at 01/02/2016.

Comparison rate is calculated on the basis of a loan of \$150,000 for a term of 25 years. These rates are for secured loans only. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Information current as at 08/02/2016.

¹ Clear Path Home Loan is only available for new home loans and is not available for refinance or restructure of existing BOQ facilities.

² To qualify for the Home Loan Privileges Package (HLPP) you must take out and maintain a Home Loan (Standard Variable or Fixed Rate) or Line of Credit and an approved transaction account. An annual package fee is payable. Valuation fees are additional. BOQ's standard credit assessment criteria applies and all applications must meet approval guidelines on all products to qualify for the package. Benefits cannot be taken in conjunction with or in addition to any other packages, negotiated interest rates or special offers.

³ Product only available for new home loan lending and is not available for refinance or restructure of existing BOQ facilities. For construction loans, the 2 year introductory period and the related discount of 1.52 % p.a. will not commence until the loan is fully drawn.

⁴ Interest Prepaid loans can be re-fixed each year for a maximum 5 year term.

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MIL185

1. Loan Agreement
 - a. Requires printing two (2) times
 - b. Date the document on the page numbered "1" on the date the monies are advanced
 - c. Sign on page numbered "19"
 - d. Ensure you have a witness to witness your signatures
 - e. Sign these before the money is advanced
2. Mortgage Form 2
 - a. Requires your signatures in the spaces indicated – you both sign as Director of FMVL Super Properties P/L and Frank you sign as Mortgagee also
 - b. Note you need a witness, who is either a JP, Comm Dec or legal practitioner. Frank if you don't have someone handy to do this, I suggest calling into our office to sign these documents as we have a JP on staff and she works every day except Thursday.
 - c. It is not crucial that these documents be signed the same date that the loan is drawn down. Essentially they won't be able to be properly executed until settlement anyway because the owner (FMVL Super Properties P/L can't mortgage their property until they own it. So you could potentially leave this document until I am back from the conference on Monday and pop in to see me to sort it out.
 - d. This document should also have attached to it the Mortgage terms (document called Mortgage of 29 pages attached)
3. Mortgage (Schedule)
 - a. This document does not require signature, it is the conditions of the mortgage so is an attachment that the Form 2 Mortgage refers to.
4. Personal Guarantee & Indemnity
 - a. Requires printing two (2) times
 - b. Date the document on the page numbered "1" on the date the monies are advanced
 - c. Sign on page numbered "23"
 - d. Ensure you have a witness to witness your signatures
 - e. Sign these before the money is advanced.

**READ THIS BEFORE SIGNING A TITLES REGISTRY
FORM 1—TRANSFER OR FORM 2—MORTGAGE**

**IF YOU FAIL TO PROVIDE TO THE WITNESSING OFFICER ADEQUATE EVIDENCE OF YOUR ENTITLEMENT TO
SIGN THE FORM, THE WITNESSING OFFICER MAY DECLINE TO WITNESS YOUR SIGNATURE**

Note – This page is NOT part of the form and should NOT be lodged in the titles registry

Signing and witnessing of titles registry transfer or mortgage forms

A person who witnesses the signature of an individual on a titles registry form is required by law to take reasonable steps to ensure the person signing the form is entitled to do so.

If you take your transfer or mortgage form/s to a Justice of the Peace or Commissioner for Declarations (or other person qualified under Schedule 1 of the *Land Title Act 1994* to witness a titles registry form, such as a lawyer) to have your signature witnessed, you must provide to the satisfaction of the witness, the following—

1. proof of identity showing your photo and signature; **and**
2. supporting documentation that shows your name and property details, and helps to confirm you are entitled to sign the form/s.

1. Proof of identity documents

Proof of identity documents may include—

- driver licence; or
- passport.

2. Supporting documentation that helps to confirm you are entitled to sign the form/s

If you are **selling property** or are **only refinancing**, supporting documentation may include either—

- a local government current rates notice for the property, or
- a recently issued current title search statement for the property, or
- a recently issued registration confirmation statement for the property, or
- a current certificate of title (if one exists) for the property.

If you are a **purchaser** and/or **financing the purchase**, supporting documentation may include either—

- a copy of the contract of sale for the property; or
- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.

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If you are a purchaser and/or financing the purchase, supporting documentation may include either—

- a copy of the contract of sale for the property; or
- official loan documentation from your lender; or
- a letter from a solicitor confirming you are entitled to sign the form.