

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS

Bank of Queensland

BAQ4QW:

Over the past six months can you please outline for each month:

- (a) The standard variable interest rate(s) for a principal and interest mortgage

Answer:

BOQ standard variable interest rates:

Date	31 May	30 Jun	31 Jul	31 Aug	30 Sep	31 Oct
BOQ OO	5.88%	5.63%	5.48%	5.48%	5.48%	5.38%
BOQ Investor	6.51%	6.26%	6.11%	6.11%	6.11%	6.01%
VMA OO	4.84%	4.59%	4.44%	4.44%	4.44%	4.29%
VMA Investor	5.14%	4.89%	4.74%	4.74%	4.74%	4.59%
BOQS OO	5.69%	5.44%	5.29%	5.29%	5.29%	5.19%
BOQS Investor	6.42%	6.17%	6.02%	6.02%	6.02%	5.92%

- (b) The standard variable rate(s) for an interest only mortgage

Date	31 May	30 Jun	31 Jul	31 Aug	30 Sep	31 Oct
BOQ OO	6.34%	6.09%	5.94%	5.94%	5.94%	5.69%
BOQ Investor	6.91%	6.66%	6.51%	6.51%	6.51%	6.26%
VMA OO	5.09%	4.84%	4.69%	4.69%	4.69%	4.49%
VMA Investor	5.39%	5.14%	4.99%	4.99%	4.99%	4.79%
BOQS OO	6.23%	5.98%	5.83%	5.83%	5.83%	5.73%
BOQS Investor	6.80%	6.55%	6.40%	6.40%	6.40%	6.30%

- (c) The standard fixed interest rate(s) for a principal and interest mortgage

Date	31 May	30 Jun	31 Jul	31 Aug	30 Sep	31 Oct
BOQ OO 1 Year	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%
BOQ OO 2 Year	4.19%	4.19%	4.09%	3.74%	3.74%	3.74%
BOQ OO 3 Year	4.29%	4.09%	4.09%	4.09%	4.09%	4.09%
BOQ OO 4 Year	4.39%	4.39%	4.39%	3.89%	3.89%	3.89%
BOQ OO 5 Year	4.49%	4.49%	4.49%	3.89%	3.89%	3.89%
BOQ Investor 1 Year	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
BOQ Investor 2 Year	4.29%	4.29%	4.29%	3.84%	3.84%	3.84%
BOQ Investor 3 Year	4.39%	4.39%	4.39%	4.19%	4.19%	4.19%
BOQ Investor 4 Year	4.49%	4.49%	4.49%	4.09%	4.09%	4.09%
BOQ Investor 5 Year	4.59%	4.59%	4.59%	4.09%	4.09%	4.09%
VMA OO 1 Year	4.24%	4.24%	4.24%	3.99%	3.99%	3.99%
VMA OO 2 Year	4.19%	4.19%	3.74%	3.74%	3.74%	3.64%
VMA OO 3 Year	4.19%	3.99%	3.99%	3.99%	3.99%	3.89%
VMA OO 4 Year	4.34%	4.34%	4.34%	3.99%	3.99%	3.99%
VMA OO 5 Year	4.09%	4.09%	4.09%	3.79%	3.79%	3.79%

VMA Investor 1 Year	4.34%	4.34%	4.34%	3.99%	3.99%	3.99%
VMA Investor 2 Year	4.05%	4.05%	4.05%	3.70%	3.70%	3.70%
VMA Investor 3 Year	4.14%	4.14%	4.14%	3.84%	3.84%	3.84%
VMA Investor 4 Year	4.09%	4.09%	4.09%	4.09%	4.09%	4.09%
VMA Investor 5 Year	4.19%	4.19%	4.19%	3.59%	3.59%	3.59%
BOQS OO 1 Year	4.29%	4.19%	4.19%	3.99%	3.99%	3.79%
BOQS OO 2 Year	4.09%	3.89%	3.89%	3.69%	3.69%	3.49%
BOQS OO 3 Year	3.99%	3.89%	3.89%	3.69%	3.69%	3.49%
BOQS OO 4 Year	4.39%	4.19%	4.19%	4.09%	4.09%	3.89%
BOQS OO 5 Year	4.49%	4.39%	4.39%	4.19%	4.19%	3.99%
BOQS Investor 1 Year	4.39%	4.29%	4.29%	4.09%	4.09%	3.89%
BOQS Investor 2 Year	4.29%	3.99%	3.99%	3.89%	3.89%	3.69%
BOQS Investor 3 Year	4.09%	3.99%	3.99%	3.79%	3.79%	3.59%
BOQS Investor 4 Year	4.49%	4.29%	4.29%	4.19%	4.19%	3.99%
BOQS Investor 5 Year	4.59%	4.40%	4.40%	4.29%	4.29%	4.09%

(d) The standard fixed rate(s) for an interest only mortgage

Date	31 May	30 Jun	31 Jul	31 Aug	30 Sep	31 Oct
BOQ OO 1 Year	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
BOQ OO 2 Year	4.29%	4.29%	4.29%	3.84%	3.84%	3.84%
BOQ OO 3 Year	4.39%	4.39%	4.39%	4.19%	4.19%	4.19%
BOQ OO 4 Year	4.49%	4.49%	4.49%	4.09%	4.09%	4.09%
BOQ OO 5 Year	4.59%	4.59%	4.59%	4.09%	4.09%	4.09%
BOQ Investor 1 Year	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%
BOQ Investor 2 Year	4.39%	4.39%	4.39%	3.84%	3.84%	3.84%
BOQ Investor 3 Year	4.49%	4.49%	4.49%	4.29%	4.29%	4.29%
BOQ Investor 4 Year	4.59%	4.59%	4.59%	4.19%	4.19%	4.19%
BOQ Investor 5 Year	4.69%	4.69%	4.69%	4.19%	4.19%	4.19%
VMA OO 1 Year	4.39%	4.39%	4.39%	4.39%	4.39%	4.39%
VMA OO 2 Year	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
VMA OO 3 Year	4.39%	4.39%	4.39%	4.39%	4.39%	4.39%
VMA OO 4 Year	4.39%	4.39%	4.39%	4.39%	4.39%	4.39%
VMA OO 5 Year	4.49%	4.49%	4.49%	4.49%	4.49%	4.49%
VMA Investor 1 Year	4.39%	4.39%	4.39%	3.99%	3.99%	3.99%
VMA Investor 2 Year	4.09%	4.09%	4.09%	3.94%	3.94%	3.74%
VMA Investor 3 Year	4.19%	4.19%	4.19%	4.09%	4.09%	3.89%
VMA Investor 4 Year	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
VMA Investor 5 Year	4.29%	4.29%	4.29%	3.79%	3.79%	3.79%
BOQS OO 1 Year	4.29%	4.29%	4.29%	4.19%	4.19%	3.99%
BOQS OO 2 Year	4.29%	4.09%	4.09%	3.99%	3.99%	3.79%
BOQS OO 3 Year	4.29%	4.09%	4.09%	3.99%	3.99%	3.79%
BOQS OO 4 Year	4.49%	4.29%	4.29%	4.19%	4.19%	3.99%
BOQS OO 5 Year	4.59%	4.49%	4.49%	4.29%	4.29%	4.09%
BOQS Investor 1 Year	4.39%	4.39%	4.39%	4.19%	4.19%	3.99%
BOQS Investor 2 Year	4.44%	4.15%	4.15%	4.05%	4.05%	3.85%
BOQS Investor 3 Year	4.39%	4.15%	4.15%	4.05%	4.05%	3.85%
BOQS Investor 4 Year	4.59%	4.39%	4.39%	4.24%	4.24%	3.99%
BOQS Investor 5 Year	4.69%	4.49%	4.49%	4.39%	4.39%	4.19%

(e) The interest rate(s) for term deposits

Date	31 May	30 Jun	31 Jul	31 Aug	30 Sep	31 Oct
BOQ TDs (Months)						
<1	0.50%	0.50%	0.30%	0.30%	0.30%	0.30%
1	1.45%	1.20%	0.95%	0.95%	0.95%	0.70%
2	2.25%	2.10%	1.90%	1.70%	1.35%	1.15%
3	2.20%	1.95%	2.05%	1.90%	1.40%	1.50%
4	2.25%	1.75%	1.50%	1.50%	1.55%	1.15%
5	1.90%	2.15%	1.75%	1.65%	1.55%	1.35%
6	2.25%	1.95%	2.10%	1.90%	1.70%	1.55%
7	2.20%	2.05%	1.75%	1.65%	1.55%	1.35%
8	2.00%	1.85%	1.65%	1.65%	1.55%	1.35%
9	2.00%	1.85%	1.65%	1.65%	1.55%	1.35%
10	2.00%	1.85%	1.65%	1.65%	1.55%	1.35%
11	1.90%	1.75%	1.50%	1.50%	1.40%	1.15%
12	2.10%	1.95%	1.85%	1.75%	1.65%	1.55%
24	2.10%	1.95%	1.85%	1.65%	1.55%	1.45%
36	2.10%	2.00%	1.85%	1.65%	1.55%	1.45%
48	2.15%	2.05%	1.90%	1.80%	1.55%	1.45%
BOQS TDs (months)						
1	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
2	1.70%	1.85%	1.70%	1.70%	1.70%	1.55%
3	2.25%	1.95%	1.80%	1.65%	1.65%	1.50%
4	2.30%	1.95%	1.75%	1.65%	1.65%	1.55%
6	2.35%	2.16%	1.95%	1.75%	1.70%	1.65%
9	2.10%	1.80%	1.70%	1.50%	1.50%	1.45%
12	2.00%	1.85%	1.65%	1.45%	1.40%	1.35%
24	2.00%	1.60%	1.45%	1.35%	1.20%	1.25%
36	2.00%	1.60%	1.45%	1.35%	1.20%	1.25%
48	2.05%	1.65%	1.55%	1.45%	1.30%	1.25%
60	2.10%	1.75%	1.65%	1.50%	1.35%	1.30%

(f) The interest rate(s) for any other interest-bearing deposit products

Date	31 May	30 Jun	31 Jul	31 Aug	30 Sep	31 Oct
Other BOQ Retail Products						
Bonus Interest Savings Base	0.80%	0.60%	0.35%	0.35%	0.35%	0.20%
Bonus Interest Savings Bonus	1.40%	1.40%	1.40%	1.40%	1.40%	1.30%
Bonus Interest Savings Total rate	2.20%	2.00%	1.75%	1.75%	1.75%	1.50%
Websavings Account - Base	1.20%	1.00%	0.80%	0.80%	0.80%	0.55%
Websavings Account - Retention	2.25%	1.95%	1.70%	1.70%	1.70%	1.45%
Websavings Account - Special	2.80%	2.60%	2.30%	2.30%	2.30%	2.05%
Websavings Account - Staff	2.80%	2.60%	2.30%	2.30%	2.30%	2.05%
Pension Plus >2k	0.25%	0.25%	0.25%	0.25%	0.25%	0.00%
Pension Plus 2-45k	1.15%	0.90%	0.75%	0.75%	0.75%	0.50%
Pension Plus 45k+	1.80%	1.55%	1.40%	1.40%	1.40%	1.15%
Save to Win	0.75%	0.50%	0.01%	0.01%	0.01%	0.01%

Cash Management Account <100k	1.00%	0.75%	0.50%	0.50%	0.50%	0.25%
Cash Management Account >100k	1.25%	1.00%	0.75%	0.75%	0.75%	0.50%
Fast Track Starter - Base	0.50%	0.50%	0.35%	0.35%	0.35%	0.35%
Fast Track Starter - Bonus (<10k)	4.00%	3.75%	3.50%	3.50%	3.50%	3.15%
Fast Track Starter - Bonus (10-250k)	2.80%	2.55%	2.50%	2.50%	2.50%	2.15%
Fast Track Starter - Bonus (>250k)	0.50%	0.50%	0.35%	0.35%	0.35%	0.35%
Fast Track Saver - Base	0.50%	0.50%	0.35%	0.35%	0.35%	0.35%
Fast Track Saver - Bonus (up to 250k)	3.00%	2.75%	2.50%	2.50%	2.50%	2.15%
Other BOQS Retail Products						
One Account	1.25%	1.00%	0.75%	0.75%	0.75%	0.50%
Private Access Account	1.75%	1.50%	1.40%	1.40%	1.40%	1.25%
32 Day Notice Account	2.31%	2.06%	1.95%	1.95%	1.95%	1.75%