

# Distinctive banking for doctors, dentists and vets



One size does  
not fit all

BOQ Specialist is a bank built around its clients. Our people have been providing specialist banking in Australia for over 25 years and have built a reputation on being smart, responsive and flexible.

In that time, we've learned a lot from working with medical, dental and veterinary professionals and have listened when you told us about your particular banking and finance needs, as well as the products and benefits you would like your bank to offer.

In response, we have developed an innovative range of products that provide distinctive solutions in everything from personal banking to practice finance, specifically tailored to the demands of your profession.

We offer four key benefits to doctors, dentists and vets:

- a deep understanding of the particular financing you need to build your practice
- highly personalised service with a dedicated local financial specialist
- a long-term view based on our knowledge of your likely career trajectory and earning potential
- the strength of an Australian market leader with a focus on medical, dental and veterinary professionals.

We don't believe that one size fits all. We offer banking and finance that is genuinely distinctive and tailored to your professional and personal requirements, at every stage of your career.

Our everyday banking, savings and loans are designed specifically with you in mind. Our specialist expertise means that we have an in-depth understanding of your profession and are willing to back you as an individual.

### Tailored home loans

Our specialist team combines a deep knowledge of your profession, the market and risk management strategies to tailor a home loan specifically for you. By taking into account your current and projected income and wealth, we may lend up to 100% of the purchase price if you're buying your own home, or 95% if you're buying an investment property with no Lenders Mortgage Insurance (LMI).

Our variable rate home loans offer a linked offset transaction account, so you can make extra repayments to minimise the interest you pay, but can draw down savings if you need to.

### No fuss car loans

Our experience with medical, dental and veterinary professionals means we can approve a car loan of up to \$150 000 (subject to lending criteria). We even lend for used cars and private sales.

Our financial specialists can help you reduce interest and discuss some of the benefits of different finance options, including lease, hire purchase, chattel mortgage, novated lease and can also structure your loan with flexible repayment terms from six months to five years.

You can also use our BOQ Specialist credit card to buy a car.<sup>1</sup>

### Premium credit cards

Our credit cards come with outstanding benefits including a choice of either the Qantas Frequent Flyer<sup>2</sup> or Velocity Frequent Flyer<sup>3</sup> program, travel insurance<sup>4</sup> and access to Visa's premium travel and entertainment services.

Unlike some other banks, we don't cap how many points you can earn.

#### With our Signature card you will earn:

- 1 Qantas Point or Velocity Point for every \$1 spent on eligible purchases in Australia up to 10 000 points per month, and 0.5 Qantas Points or Velocity Points per \$1 thereafter
- 1.5 Qantas Points or Velocity Points for every \$1 spent on eligible international purchases.

#### With our Platinum card you will earn:

- 1 Qantas Point or Velocity Point for every \$2 spent on eligible purchases in Australia
- 1 Qantas Point or Velocity Point for every \$1 spent on eligible international purchases.

Use our credit card to purchase a new car or the latest equipment for your practice and you can earn 1 Qantas Point or Velocity Point per \$1 spent on your eligible purchase.<sup>5</sup>

Conveniently roll this expense into a fixed term contract with us and make your repayments on our credit card to earn even more Qantas Points or Velocity Points on the repayments.<sup>6</sup>

The Signature card also comes with complimentary Priority Pass™ membership, which gives you and a guest unlimited access to over 1 000 VIP lounges in 500 cities across 130 countries.<sup>7</sup>

As a Signature card holder, you also have exclusive access to the Visa Luxury Hotel Collection<sup>8</sup>, which includes priority on best room rates, upgrades and late checkouts in a selection of superior hotels.

Plus, our strong relationships with industry partners means you can access special discounts and promotions from a range of medical, dental and veterinary suppliers.

### Personal banking quick facts

Variable rate home loans come with an offset transaction account, and we may lend up to 100% without LMI for owner occupied

Finance available on new or used vehicles

Our credit cards come with outstanding rewards and benefits, including the ability to purchase cars and equipment on the card

Earn competitive interest rates on positive balances with the One Account and have an overdraft option

You can utilise your SMSF with our loan options and term deposits

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### Innovative everyday banking

Make your choice from either our Everyday Plus Account or One Account, both offering features to help you more efficiently manage your money.

Our Everyday Plus account allows you to earn airline reward points and redeem them for flights, holidays and more.

The One Account allows you to earn a competitive rate of interest on any savings in your account and gives you access to an optional overdraft facility (subject to credit approval).

You also have the flexibility to make payments and withdraw funds up to your agreed overdraft limit as and when you need to.

Both come with online banking and have no establishment or monthly account keeping fees.

### Flexible savings accounts and term deposits

Our range of savings and deposit accounts offer competitive interest rates not just for individuals, but also for businesses, trusts and superannuation funds. There are no establishment or ongoing account keeping fees.

Our term deposits range anywhere from just 30 days to 5 years, but if you need access to your savings, our Notice Account gives you your money with just 32 days notice, and our Private Access Account gives you daily access to your funds. Our savings accounts are linked to a transactional account, the One Account, which offers a competitive interest rate.

### Foreign exchange expertise

We offer foreign currency deposit accounts in the major currencies with competitive interest rates. Our foreign exchange and hedging solutions include same day, spot and forward transactions at real time competitive market rates. You can make overseas transfers with no minimum value required and we can watch the market for you if you require a particular exchange price.

### Loans and deposits using your Self Managed Super Fund (SMSF)

We may lend up to 90% of the purchase price of your own rooms or practice if the loan is secured against the property and guaranteed by yourself and the trust holding the property. Plus, don't forget our term deposit accounts, which offer competitive interest rates to SMSFs as well as to individuals and businesses.



Experien Insurance Services, our preferred supplier of insurance products, is able to provide insurance that covers both your business and personal needs^

Drawing on our experience working with medical, dental and veterinary professionals, we can offer a unique range of products that will help you establish, strengthen and grow your practice.

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### Commercial property finance

When you have the opportunity to buy a property for your practice, our experience of lending for medical, dental and veterinary premises means we can offer highly competitive financing to help you make the most of your purchase. We may lend up to 100% of the price if you're buying as an owner-occupier, or up to 90% if you're buying purely as an investment property, with no LMI.

Our business loans are available with variable and fixed interest rate options, plus they can be structured to your advantage through an SMSF, partnership, company or trust entity.

### Flexible loans for equipment and fit-outs

We can offer flexible loans that help you lease the assets for your practice under one agreement, with a single, simple repayment structure. You can use it to purchase equipment and include funding for things like carpets, windows, paint and plumbing.

Borrow from as little as \$2 000, as a lump sum or in smaller amounts drawn down as you need them. Our financial specialists will structure your loan to provide the best solution for your particular situation, and can help you choose from low-start, up-front or stepped repayment options to suit your cash flow, with fixed terms of up to seven years.

### Practice loans for existing practices

We will lend against equipment and non-tangible assets, so if you want to buy outright, or buy into, an existing practice, we may lend up to 100% of the price without using your home or another property as security.

We also offer a redraw facility that can free up capital for either personal or business needs.

### Everyday banking

Our One Account can also be a transaction account to help your practice manage money.

From integration with accounting software to simplifying bulk payments with batch debit and credit facilities, it allows you to easily manage your practice cash flow.

### Overdraft facility

What's more we also offer access to an unsecured line of credit through the One Account overdraft facility (subject to credit approval). You don't have to put your property up as security and you only pay for what you use.

### Business banking quick facts

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We will tailor fit-out financing so that you can lease assets under one repayment structure

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If you need to buy premises for your practice, we may lend up to 100% of the capital without LMI for owner occupied

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No establishment or monthly account keeping fees with our One Account for Business

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We can lend against non-tangible assets so you may not need to use your property as security when you buy into an existing practice

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Our One Account overdraft facility could provide your practice \$50 000 of unsecured credit

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### Start the dialogue today

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If you have any questions about our products or services, talk to one of our financial specialists on **1300 131 141** or visit [boqspecialist.com.au](http://boqspecialist.com.au)

T 1300 131 141  
F 1300 131 400  
boqspecialist.com.au

## BOQ Specialist: a distinctive bank

Our focus, experience and dedication to our clients has enabled us to become Australia's leading financial services partner for medical, dental and veterinary professionals.

We offer distinctive banking solutions to help our clients achieve their professional and personal ambitions.

We aim to add value to and build partnerships with our clients and our team have been doing this in Australia for over 25 years.

## A bank built around its clients

We build lifetime relationships with our professional clients and try to simplify the complicated.

Our comprehensive suite of personal and business banking options include transaction and savings accounts, credit cards, residential mortgages, practice purchase and fit-out loans, car loans, SMSF loans and property investment loans.

We have a distinctive approach to banking characterised by responsive personal service, unconventional thinking, and an ability to be nimble, flexible and innovative.

If you'd like to experience the difference of working with us, start the dialogue with one of our financial specialists.

Call **1300 131 141** or visit **boqspecialist.com.au**

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All information correct as at March 2018. The issuer and credit provider of these products and services is BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence no. 244616 ("BOQ Specialist"). Terms and conditions, fees and charges and lending and eligibility criteria apply. Any information is of a general nature only. We have not taken into account your objectives, financial situation, or needs when preparing it. Before acting on this information you should consider if it is appropriate for your situation. You should obtain and consider the terms and conditions and if relevant, the Product Disclosure Statement (PDS) from [www.boqspecialist.com.au](http://www.boqspecialist.com.au) before making any decision about whether to acquire the product. BOQ Specialist is not offering financial, tax or legal advice. You should obtain independent financial, tax and legal advice as appropriate. We reserve the right to cease offering these products at any time without notice. The foreign exchange market is subject to risks associated with exchange rate movements. These accounts should not be used for speculative purposes. For full credit card terms and conditions please refer to [boqspecialist.com.au/credit-card-terms](http://boqspecialist.com.au/credit-card-terms)

1. A 1.5% processing fee applies.
2. Qantas Points are earned in accordance with the BOQ Specialist Qantas Rewards Program Terms and Conditions available at [www.boqspecialist.com.au/card](http://www.boqspecialist.com.au/card). You must be a member of the Qantas Frequent Flyer program in order to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the Qantas Frequent Flyer program Terms and Conditions available at [qantas.com/terms](http://qantas.com/terms). Qantas Points and bonus Qantas Points are earned on Eligible Transactions only. See definition of Eligible Transaction in the BOQ Specialist Qantas Rewards Program Terms and Conditions. Please allow 6-8 weeks once you have made the purchase for the points to be credited to your account.
3. Velocity Member Terms and Conditions apply, available at [velocityfrequentflyer.com](http://velocityfrequentflyer.com). Velocity Points are earned in accordance with the BOQ Specialist Velocity Rewards Program Terms and Conditions available at [boqspecialist.com.au/cards](http://boqspecialist.com.au/cards). Points and bonus points are earned on eligible purchases only. See definition of eligible purchases in the BOQ Specialist Velocity Rewards Program Terms and Conditions available at [boqspecialist.com.au/cards](http://boqspecialist.com.au/cards). BOQ Specialist recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer or Velocity Frequent Flyer programs.
4. BOQ Specialist card insurances are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb). BOQ Specialist has entered into master policies for the benefit of cardholders. Terms, conditions, exclusions, limits and eligibility criteria apply to insurances. For each complimentary insurance policy you are eligible for, please ensure you take the time to review the full terms and conditions available at [www.boqspecialist.com.au](http://www.boqspecialist.com.au). When you do, make sure you pay special attention to the benefits, eligibility and exclusions. It is particularly important to do this before travelling or purchasing goods as your cover may not be sufficient for your personal circumstances.
5. A 1.5% processing fee applies to the purchase price. The fixed term finance contract is to be approved prior to purchase.
6. A 1.5% processing fee applies to the amount of each repayment if you elect to make loan repayments on your BOQ Specialist Credit Card. Repayments on overdrafts and lines of credit are not available to be made via BOQ Specialist Credit Card.
7. One complimentary Priority Pass™ Standard Membership, with unlimited lounge visits for the primary cardholder is a special feature of the Signature Card. Signature cardholders will automatically be enrolled for the Priority Pass™ Standard Membership. Please allow up to 15 working days for your Priority Pass™ card to arrive in the mail. The primary cardholder is entitled to unlimited visits to Priority Pass™ lounges and may bring one guest per visit free of charge. Any additional guests will be charged directly to you by Priority Pass™ at their ordinary price, currently US\$27 per person per visit. Priority Pass has introduced seven airport dining offerings within Sydney Kingsford Smith International Airport. Priority Pass Members will receive an AUD\$36 credit off the final bill at each outlet, for themselves and their guests. Membership is subject to the Conditions of Use available at [www.prioritypass.com](http://www.prioritypass.com)
8. Signature card holders receive exclusive benefits at select hotels. Terms and conditions apply, visit [visasignaturehotels.com](http://visasignaturehotels.com) for more information.

^ Life insurance provided by Experien Insurance Services Pty Ltd ABN 99 128 678 937 ("EIS"), a Corporate Authorised Representative (No. 320626) of ClearView Financial Advice Pty Limited ABN 89 133 593 012, AFSL 331367. General insurance provided by Experien General Insurance Services Pty Ltd trading as Experien Insurance Services ABN 77 151 269 279 AFSL 430190

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**Car loans | Commercial property | Credit cards | Equipment finance | Fit-out finance | Foreign exchange | Home loans | Personal loans | Practice purchase | Practice set-up | Savings accounts | SMSF | Transaction accounts | Term deposits | Vehicle finance**

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