



You're up for a challenge, but not when it comes to your banking

After 25 years of working closely with doctors, we are keenly aware that there are just not enough hours in your day.

So we designed a banking package that works just as well for your personal life as it does for your business life.

It combines a home loan with a credit card and a flexible, everyday account that accrues interest at a favourable rate on credit balances in your account.

All for one annual fee of \$395.

Visit boqspecialist.com.au/bankingpackage or speak to our financial specialists on **1300 131 141**

Our banking package offers exceptional value, rewards and service, and comes with a full suite of banking products. It allows you to manage your finances in one place with the help of a dedicated financial specialist.

Product quick facts

- Choose between variable or a fixed rate home loan
- Borrow up to 100% LVR with no LMI
- Optional offset transaction account with the variable rate home loan to reduce interest payments
- A Platinum credit card that comes with premium rewards and benefits
- Everyday banking with the One Account, featuring a favourable interest rate on credit balances in your account, and an optional overdraft should you need it
- Choose between the Qantas¹ or Velocity² Frequent Flyer programs
- Up to five loans in the one package, to easily manage your finances in one location

Start the dialogue today

If you have any questions about our products or services, talk to one of our financial specialists on **1300 131 141**

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1. Qantas Points are earned in accordance with the BOQ Specialist Qantas Rewards Program Terms and Conditions available at www.boqspecialist.com.au/card. Qantas Points and bonus Qantas Points are earned on eligible purchases only. You must be a member of the Qantas Frequent Flyer program in order to earn and redeem points. Qantas Points and membership are subject to the Qantas Frequent Flyer program Terms and Conditions available at qantas.com/terms. 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. 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 program or from using any of the rewards or other available program facilities.

2. To earn and redeem Velocity Points you must be a Velocity member. Velocity membership and Points earn and redemption are subject to the Member Terms and Conditions, available at velocityfrequentflyer.com, as amended from time to time.