

Hi Team,

Effective **16 December 2020**, Bank of China 2021 First Quarter Home Loan Promotions are showing as below.

Our new lowest rate is **2.08%** p.a. for Owner Occupied 2 & 3 years fixed rate loans(P&I).

#### Fixed Rates

Promotion Product	LVR	Loan Purpose	Repayments	Interest Rate	Comparison Rate
Fixed Rate Home Loan <b>2</b> Year	≤80%	Owner Occupied	Principal and Interest	<b>2.08%</b>	3.19%
Fixed Rate Home Loan <b>3</b> Year	≤80%	Owner Occupied	Principal and Interest	<b>2.08%</b>	3.10%
Fixed Rate Investment Home Loan <b>2</b> Year	≤80%	Investment	Principal and Interest	<b>2.59%</b>	3.52%
Fixed Rate Investment Home Loan <b>3</b> Year	≤80%	Investment	Principal and Interest	<b>2.59%</b>	3.46%
Fixed Rate Investment Home Loan <b>2</b> Year	≤80%	Investment	Interest Only	<b>2.79%</b>	3.56%
Fixed Rate Investment Home Loan <b>3</b> Year	≤80%	Investment	Interest Only	<b>2.79%</b>	3.51%

#### Variable Rates

Discount Plus Home Loan(with offset)	≤80%	Owner Occupied	Principal and Interest	<b>2.68%</b>	3.13%
Discount Plus Investment Home Loan(with offset)	≤80%	Investment	Principal and Interest	<b>2.98%</b>	3.42%

#### Cashback Offer

Promotion Product	LVR	Loan Purpose	Loan Amount(minimum)	Cashback
New Purchase or External Refinanced Eligible Loans	≤80%	Owner Occupied	\$250,000	<b>\$2,288</b>

More promotional offers:

- For new borrowers who apply for **Discount Plus Home Loan** Product fully assessed on Australian Income with an LVR ≤ 70% can receive an additional discount of **0.1%** p.a..
- For new borrowers who previously held **overseas student account** in BOCAL, a further **0.1%** p.a. discount applies for owner-occupied and investment variable rate products.
- For **FHOG** borrowers who apply for Owner Occupied variable rate product can receive an additional discount of **0.1%** p.a.
- For all new applications, there is an annual fee of \$395 which got waived in the first year.
- The above offers cannot be enjoyed at the same time.

## Eligibility criteria

- Promotional rates and cashback offer available for loan applications received **from 16 December 2020 to 31 March 2021** and settled **from 1 January 2021 to 30 June 2021**.
- Promotional rates and cashback offer available for loan applications fully assessed on Australian Income with an LVR ≤ 80%.
- Each customer (including each holder of joint accounts) can only participate once Cashback offer.
- Cashback offer applies for **Owner Occupied** home loan applications with new security property to Bank of China.
- No special offers for LMI applications.
- Any changes will be updated accordingly at any time during this promotion period.

\*For more detailed rate information, please refer to the attachment. If you have any questions, please don't hesitate to contact us.

Thank you for your ongoing support. Merry Christmas and Happy New year.

*Warm regards,*

**Sophie Sun**

*Loan Management*

Personal Banking Department || Bank of China(Australia) Limited  
140 Sussex Street, Sydney NSW 2000  
T: +61 2 8871 5860 E: [sophie.sun@bankofchina.com](mailto:sophie.sun@bankofchina.com)  
F: +61 2 9299 6462 E: [mortgagecentre.au@bankofchina.com](mailto:mortgagecentre.au@bankofchina.com)



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