

Effective **1 October 2021**, Bank of China 2021 Fourth Quarter Home Loan Promotions are showing as below.

Our new lowest rate is **1.98%** p.a. for Owner Occupied 2 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	Principle and Interest	<b>1.98%</b>	3.17%
Fixed Rate Home Loan <b>3</b> Year	≤80%	Owner Occupied	Principle and Interest	<b>2.08%</b>	3.10%
Fixed Rate Investment Home Loan <b>2</b> Year	≤80%	Investment	Principle and Interest	<b>2.29%</b>	3.47%
Fixed Rate Investment Home Loan <b>3</b> Year	≤80%	Investment	Principle and Interest	<b>2.39%</b>	3.41%
Fixed Rate Investment Home Loan <b>2</b> Year	≤80%	Investment	Interest Only	<b>2.49%</b>	3.51%
Fixed Rate Investment Home Loan <b>3</b> Year	≤80%	Investment	Interest Only	<b>2.59%</b>	3.46%

Variable Rates					
Promotion Product	LVR	Loan Purpose	Repayments	Interest Rate	Comparison Rate
Discount Plus Home Loan(with offset)	≤80%	Owner Occupied	Principle and Interest	<b>2.38%</b>	2.84%
Discount Plus Investment Home Loan(with offset)	≤80%	Investment	Principle and Interest	<b>2.78%</b>	3.23%

Cashback Offer					
Eligible Applications	LVR	Loan Purpose	Loan Amount(minimum)	Cashback	
External Refinanced	≤80%	OO/INV	\$250,000	<b>\$3,000</b>	

Additional promotional offers:

- 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 if the Borrower sets up a Bank of China account for direct debit of loan repayments.
- The above additional promotional offers cannot be applied at the same time.

Eligibility criteria:

- Promotional rates and cashback offer available for loan applications received **from 1 October 2021 to 31 December 2021** and settled **before 31 March 2022**.
- 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 applies for external refinanced eligible loans if the borrower sets up a Bank of China account for direct debit of loan repayments
- No special offers for LMI applications.
- Any changes will be updated accordingly at any time without notice during this promotion period.

\*For more detailed rate information, please refer to the attachment. Talk to BOC BDM today to discuss current promotions.

Thank you for your ongoing support and stay safe.

*Warm regards,*

*Yang Feng*

*Loan Management*

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