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BOQ Home Loan

Loan fact sheet – generated 14 Nov 2026

AMOUNT
$35,000 – $2,000,000

INTEREST FROM
2.29%

RATING
□□□□□
5.0/5

Apply for BOQ Home Loan loan

Home loans up to $2 000 000

Key details

Minimum amount	$35,000
Maximum amount	$2,000,000
Interest from	2.29%
Term	3 – 30 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- ASX-listed bank with a long Australian operating history
- Range of fixed, variable and split-rate home loan options
- Broker and branch application channels available
- Pre-approval available before house hunting

Cons:

- Fewer branches outside Queensland compared with the big four
- Deposit and Lenders Mortgage Insurance rules apply as with any lender
- Rates aren't always the cheapest on the market — worth comparing

Requirements

- 18 years or older
- Australian citizen or permanent resident (some lenders accept eligible visa holders)
- Deposit or equity, commonly 5–20% of the property value

- Stable employment history and serviceable income
- Satisfactory credit history and lender valuation of the security property

Features

- Home loans up to $2 000 000
- Term 3 - 30 years

Company information

Company	Bank of Queensland Limited
Address	BOQ 116 Queen Street, 116 Queen St, Brisbane City QLD 4000
Website	https://www.boq.com.au

Non-contractual information. Data updated 14 Nov 2026. For binding information contact BOQ Home Loan directly. Source: https://www.strayaloans.com/loan/boq-home-loan