

# DCBC Non Resident



Non-resident loan for Australian Property

## Key Features

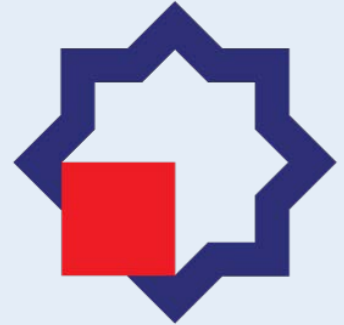
Variable rate from

**7.98%** p.a.

Comparison rate from

**8.56%** p.a.<sup>[1]</sup>

- New purchase, refinance or equity release
- Salaried and self-employed applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual customer service
- Fully featured online customer portal
- Offset available



## Product Overview

**Min. Loan Amount**

AUD \$150,000

**Max. Loan Amount**

AUD \$1,500,000 (Melbourne & Sydney metro)  
 AUD \$900,000 (Brisbane, Gold Coast, Canberra, Perth & Adelaide)  
 AUD \$500,000 (Non Metro)  
 AUD \$2,000,000 maximum exposure to single borrower

**Variable Interest Rate<sup>[2]</sup>**

Client LVR	New Variable Interest Rate
LVR < 60%	7.98% p.a.
LVR ≥ 65% to < 70%	7.98% p.a.
LVR ≥ 70% to < 75%	7.98% p.a.

**Alt Doc Premium**

0.00% p.a loading under 65% Lvr  
 0.00% p.a loading over 65% Lvr

**Fixed Rate Premium<sup>[3]</sup>**

Year	Fixed Rate Premium
1 year	Price on application
2 year	Price on application
3 year	Price on application

**Interest Only Premium**

0.30% p.a loading to the applicable rate

**Large Loan Premium**

0.30% p.a loading to the applicable rate with loan amounts greater than \$1,000,000

**Loan Term**

Up to 25 years (Max. 5 years Interest Only)

**Security Size Requirements**

<45 sqm	45 – 50 sqm	>50 sqm
max 50% LVR	max 60% LVR	max 75% LVR

**Borrower Type**

Salaried Employee and Self Employed

**Repayment Type**

Monthly Repayments

**Security**

1st Mortgage Property Security

## Fees and Charges<sup>[4]</sup>

Conditional Offer	Application Fee	\$990 <sup>[5]</sup>
Settlement	Legal Fee	\$400 plus disbursements
	Risk Fee <sup>[6]</sup>	0.50% for loans less than 65% LVR 1.00% for loans 65% to 70% LVR 1.50% for loans above 70%
Annual	Annual Package Fee	\$499 <sup>[7]</sup>
On Final Repayment of Loan	Mortgage Discharge Fee	\$895

## Document Checklist

### Salary and Wage Earners (PAYG)

- Last 3 months personal bank account statements showing regular salary credits; and
- Employment agreement or letter from Employer; or
- Last 3 months salary slips for regular income.

### Self Employed

- Last 6 months personal bank account statements showing distributions, dividends or other credits from the business (business bank statements may be required if credits are irregular or insufficient); and
- Two years business financials; or
- Accountant certificate.

### All Applicants

- Completed BC Securities Application Form;
- Identification:
  - a. Copy of Passport, and
  - b. Copy of one other Photo ID
    - i. Country Identification Card; or
    - ii. Driver's Licence.
- Personal Credit Check Report issued by relevant jurisdiction<sup>[8]</sup>

For all languages other than Chinese, Vietnamese, Bahasa Indonesia and Bahasa Malaysia, documents must be translated by a qualified NAATI Translator.

- Evidence of assets where income is assessed for serviceability, including:
  - i. Property Ownership;
  - ii. Share/Investment Certificates/Statements;
  - iii. Rental Statements.
- Purchase:
  - i. Evidence of funds to complete the property purchase; and
  - ii. Contract of sale.
- Refinance and/or Equity Release:
  - i. 6 months mortgage statement (for property under mortgage); and/or
  - ii. Copy of the property title (for fully owned property applying for equity release).

<sup>[1]</sup> The Comparison Rate is based on a secured loan amount of AUD \$150,000 at 50% LVR, over a term of 25 years. Warning: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This advertisement does not take into account your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application.

<sup>[2]</sup> The interest rate is a variable interest rate and may be subject to change.

<sup>[3]</sup> Fixed rate loans may be subject to significant break costs. Please refer to the terms and conditions regarding break costs.

<sup>[4]</sup> Other fees and charges are payable.

<sup>[5]</sup> Includes one valuation up to AUD \$440. Where valuation exceeds this cost, the difference is payable by the client at settlement.

<sup>[6]</sup> The Risk Fee is a one-off, non-refundable fee paid at settlement and can be capitalised as part of the loan up to a maximum LVR of 75%.

<sup>[7]</sup> The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

<sup>[8]</sup> Acceptable personal credit check reports are ones issued by: China (Mainland): Credit Reference Centre, People's Bank of China, Indonesia: Bank of Indonesia, Malaysia: Bank Negara Malaysia, Singapore: DP Bureau. For countries not listed here, our loan assessors will advise on an acceptable credit reporting agency in your country at the time of loan assessment.

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