

DCBC SME - Commercial Security



Local Investors and Residents of Australia

Key Features

Borrower rate from
8.09% p.a.

- Business purpose loan
- New purchase, refinance or cash out
- Self-employed, company or trust applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal



Product Overview

Minimum Loan Amount AUD \$50,000

Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR ≤65%	AUD \$3,000,000
LVR >65% to ≤70%	AUD \$2,000,000	
LVR >70% to ≤75%	AUD \$2,000,000	
Single Borrower Exposure	AUD \$5,000,000	

Variable Interest Rate ^[1]	Client LVR	Variable Interest Rate
	LVR ≤ 60%	8.09% p.a.
LVR > 60% to ≤ 65%	8.19% p.a.	
LVR > 65% to ≤ 70%	8.29% p.a.	
LVR ≤ 75%	8.64% p.a.	

Interest Only Premium 0.30% p.a. loading to the applicable rate

Large Loan Premium 0.00% p.a. loading to the applicable rate for clients with loan amount > AUD \$2,000,000 - Waived

Lease Doc Loading^[2] 0.20% p.a. loading to the applicable rate up to 65% LVR

Alt Doc Premium 0.50% p.a. loading to the applicable rate

Loan Term
Minimum 2 years
Maximum 30 years
Maximum 5 years interest only

Security Location Metro

Borrower Type Self-employed, company or trust applicants

Repayment Type Monthly Repayments

Security Commercial security only

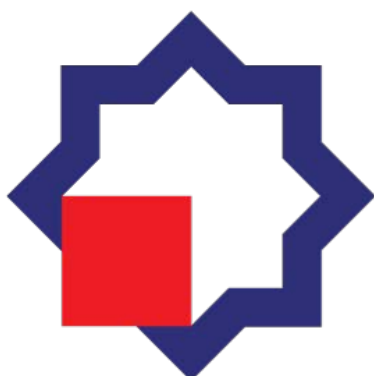
Lender Protection Fees^[3]

Client LVR	Fees Chargeable
LVR ≤ 60%	0.50% of the loan amount
LVR > 60% to ≤ 65%	1.00% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 75%	1.25% of the loan amount

Exit Fee before Minimum Term 3 months interest (inclusive of any applicable loadings)^[4]

Fees and Charges^[5]

Conditional Offer	Application Fee	\$990 ^[6]
Settlement	Documentation Fee	\$1,500
	Optional Early Repayment Waiver	0.50% ^[7]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
Annual	Annual Package Fee	\$395 ^[8]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895



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^[1] The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

^[2] Lease Doc applications are only available for LVR ≤65%.

^[3] The Lender Protection Fee is a one-off, non-refundable fee paid at settlement used to offset the risk associated with loans of a higher LVR. It may be capitalised into the loan amount up to the maximum LVR.

^[4] Exit Fee payable if the loan is discharged before the minimum loan term of 3 years.

^[5] Other fees and charges are payable.

^[6] Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.

^[7] Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged before the minimum loan term of 3 years.

^[8] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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