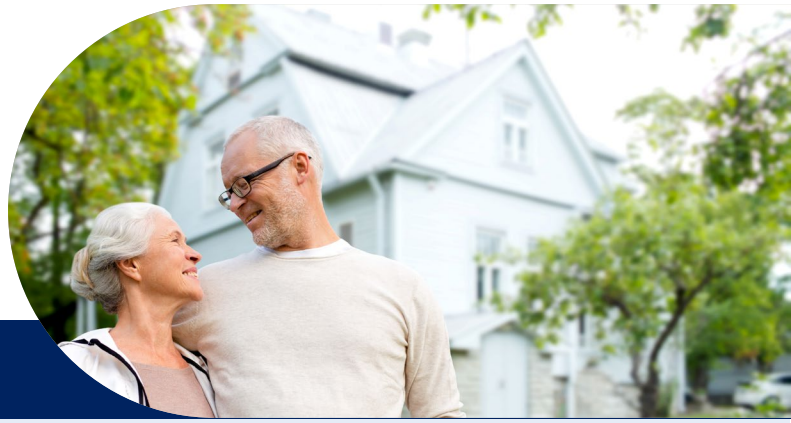


DCBC SMSF Commercial



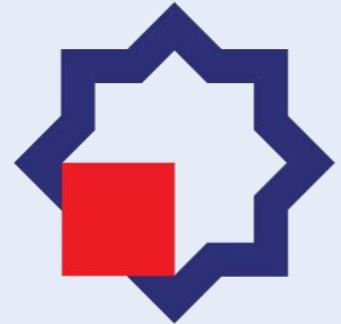
Local Investors and Residents of Australia

Key Features

Borrower rate from

7.74% p.a.

- New purchase or refinance
- Corporate Trustee Only
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Available



Product Overview

Minimum Loan Amount

AUD \$50,000

Maximum Loan Amount

Client LVR	Maximum Loan Amount
Metro and LVR ≤70%	AUD \$2,000,000
Metro and LVR >70% to ≤75%	AUD \$1,500,000
Regional and LVR ≤60%	AUD \$1,500,000
Single Borrower Exposure	AUD \$3,000,000

Variable Interest Rate^[1]

Client LVR (Metro)	Variable Interest Rate
LVR ≤ 60%	7.74% p.a.
LVR > 60% to ≤ 65%	7.94% p.a.
LVR > 65% to ≤ 70%	7.94% p.a.
LVR > 70% to ≤ 75%	8.14% p.a.
Client LVR (Regional)	Variable Interest Rate
LVR ≤ 60%	8.64% p.a.

Interest Only Premium

0.30% p.a. loading to the applicable rate

Large Loan Premium

0.40% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000

Inner City Postcode Loading

0.50% p.a. loading to the applicable rate for clients with loan LVR >70%

Fixed Rate Premium^[2]

Fixed Rates – Price on Application
Maximum 5 years Fixed Rate

Loan Term

Up to 30 years (Maximum 5 years Interest Only)

Offset Loading

0.10% p.a. loading to the applicable rate

Liquidity Test

7.5% of Loan Amount

Net Asset Test

AUD \$120,000

Lender Protection Fee^[3]

0.50% of Loan Amount (Metro) and with LVR >70% and 1.0% Lvr 70 - 75% Lvr
0.50% of Loan Amount (Regional)

Borrower Type

Corporate trustee only

Repayment Type

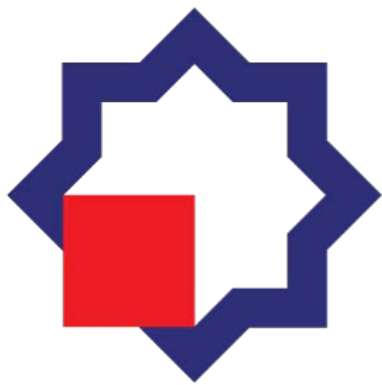
Monthly Repayments

Security

Factories, Warehouses, Retail Outlets and any other acceptable commercial use securities

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Documentation Fee	\$1500
	Transaction Structure Review Fee	\$0
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$250
Annual	Annual Package Fee	\$395 ^[6]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895
	Exit fee of 3 months interest if repaid in the first 3 years	



**DIRECT
CREDIT**
HOMELoANS AUSTRALIA

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

^[2] Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

^[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] Other fees and charges are payable.

^[5] Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.

^[6] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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