

DCBC Expat Super Saver



Expatriates and New Residents of Australia

Key Features

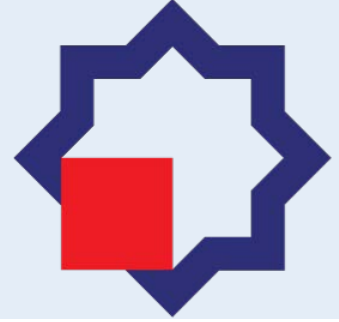
Variable rate from

7.13% p.a.

Comparison rate from

7.66% p.a.^[1]

- 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 (Metro & Non Metro)
AUD \$3,000,000 (Single Borrower)

Variable Interest Rate ^[2]	Client LVR	New Variable Interest Rate
	LVR ≤ 60%	
LVR > 60% to ≤ 70%		7.23% p.a.
LVR > 70% to ≤ 75%		7.33% p.a.

Investor Premium 0.20% p.a loading to the applicable rate

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

Large Loan Premium 0.30% p.a loading to the applicable rates for clients with loan amount > \$750,000 and < \$1000,000
0.50% p.a loading to the applicable rates for clients with loan amount > \$1,000,000

Self Employed Premium 0.50% p.a loading to applicable rate

Fixed Rate Premium ^[3]	LVR	3 Yr Fixed Rate Premium
	LVR ≤ 60%	
LVR > 60% to ≤ 70%		7.09%
LVR > 70% to ≤ 75%		7.19%

Loan Term Up to 28 years (Max. 5 years Interest Only)

Security Size Requirements No minimum size (refer to internal area)

<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

Direct Credit Home Loans Australia Pty Ltd

ACN 089 595 488 | Australian Credit Licence Number 392727

Freecall 1800 000 800 - Email admin@directcredit.com.au

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Risk Fee	0.50% for loans under 70% Lvr 0.75% for loans over 70% Lvr
Annual	Annual Package Fee	\$499 ^[6]
Settlement	Legal Fee	\$400 plus disbursements
On Final Repayment of Loan	Mortgage Discharge Fee	\$895

Document Checklist

Foreign 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.

Foreign 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
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All Applicants

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

- Completed BC Securities Application Form;
- Identification:
 - a. Copy of Passport; and
 - b. Visa grant number; and
 - c. Copy of one other Photo ID
 - i. Country Identification Card; or
 - ii. Driver's Licence;
- Personal Credit Check Report issued by relevant jurisdiction^[7]
- 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).

^[1] The Comparison Rate is based on an owner-occupied 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.

^[2] The interest rate is a variable interest rate and may be subject to change.

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

^[4] Other fees and charges are payable.

^[5] Includes one valuation up to AUD \$440. Where valuation exceeds this 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.

^[7] 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.

Disclaimer: This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion. Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

Acceptable Visa List

Expatriates and new residents of Australia

Loans may be considered for temporary and permanent residents of Australia where an appropriate visa has been granted by the Department of Immigration and Citizenship. Visa needs to remain current for at least 12 months from the time of submitting the loan application. If a bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is proven to be imminent, we may also accept the loan application.

Visa No.	Visa Type	Visa No.	Visa Type	Visa No.	Visa Type
100	Permanent	188	Temporary	858	Permanent
103	Permanent	189	Permanent	864	Permanent
111	Permanent	190	Permanent	866	Permanent
114	Permanent	200	Permanent	882	Permanent
115	Permanent	201	Permanent	884	Temporary
116	Permanent	203	Permanent	885	Permanent
119	Permanent	204	Permanent	886	Permanent
120	Permanent	309	Temporary	887	Permanent
121	Permanent	444	Temporary	888	Permanent
124	Permanent	475	Temporary	890	Permanent
132	Permanent	476	Temporary	891	Permanent
134	Permanent	485	Temporary	892	Permanent
136	Permanent	487	Temporary	893	Permanent
137	Permanent	489	Temporary	A	Bridging
138	Permanent	500	Temporary	B	Bridging
139	Permanent	801	Permanent		
143	Permanent	804	Permanent		
151	Permanent	814	Permanent		
155	Permanent	820	Temporary		
157	Permanent	835	Permanent		
175	Permanent	836	Permanent		
176	Permanent	838	Permanent		
184	Permanent	855	Permanent		
186	Permanent	856	Permanent		
187	Permanent	857	Permanent		

Expatriates

Expatriate borrowers are defined as one of the following:

An Australian Citizen that does not reside in Australia, a Permanent or Temporary Resident of Australia with an Acceptable Visa or a New Zealand Citizen that does not reside in Australia or New Zealand.