

DCBC Prime Full Doc



Local Investors and Residents of Australia

Key Features

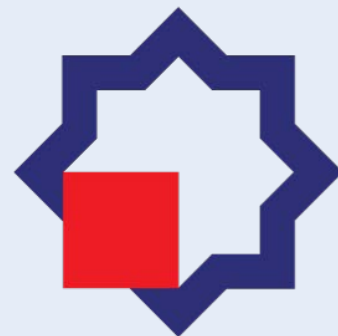
Borrower rate from

6.69% p.a.

Comparison rate from

6.84% p.a.^[1]

- New purchase, refinance or cash out
- Salaried and self-employed applicants
- Up to 95% LVR^[2]
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- 100% Offset Available



Product Overview

Minimum Loan Amount AUD \$50,000

Maximum Loan Amount

Client LVR	Maximum Loan Amount	
Metro and Non Metro	LVR ≤75%	AUD \$2,000,000
	LVR >75% to ≤80%	AUD \$1,750,000
	LVR >80% to ≤90%	AUD \$1,250,000
Jumbo Loans	LVR 90% to 95%	AUD \$1,000,000
	LVR up to 65% Max	AUD \$2,500,000 Int Rate POA
Single Borrower Exposure	AUD \$3,000,000	

O/Occ Variable Interest Rate^[3]

Client LVR	Variable Interest Rate
LVR ≤ 70%	6.69% p.a.
LVR > 70% to ≤ 80%	6.79% p.a.
LVR > 80% to ≤ 90%	7.30% p.a.
LVR > 90% to ≤ 95%	7.70% p.a.

Investor Special Rates 6.85% P&I or 6.99% Interest only up to 80% LVR - Rates to 90% call for a quote

Interest Only Premium 0.40% p.a. loading to the applicable rate for clients with LVR up to 90%

Large Loan Premium 0.00% p.a. loading to the applicable rate for clients with loan amount > (Loadings currently waived)

40Yr Loan Term 40 year loan term - 0.30% Rate loading applies

Fixed Rate Premium^[4] Fixed Rates – Price on Application
Maximum 5 years Fixed Rate

Loan Term 40 Yrs up to 80% Lvr & 30 Yrs above 80% Lvr

Maximum LVR Up to 95% LVR for owner-occupied purpose
Up to 90% LVR for investment purpose

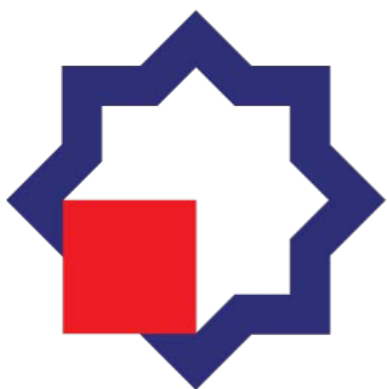
Borrower Type Full Doc Salaried and Self-employed applicants

Repayment Type Monthly Repayments

Security Residential security only

Fees and Charges^[5]

Conditional Offer	Application Fee	\$990
Settlement	Documentation Fee	\$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$295
Annual	Annual Loan Fee	\$395 ^[7]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895



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CREDIT**
HOMELOANS AUSTRALIA

^[1] The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 60% 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] Lenders Mortgage Insurance (LMI) is a non-refundable, non-transferrable premium that is added to your loan. LMI protects the lender against any loss that may be incurred if you are unable to repay your loan. The lender requires LMI when you borrow greater than 80% of the property's value.

^[3] The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

^[4] Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

^[5] Other fees and charges are payable - Example Valuations fees are payable at Cost upon conditional approval issuance.

^[6] Payable at Settlement

^[7] The annual loan fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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