

DCBC SMSF Residential



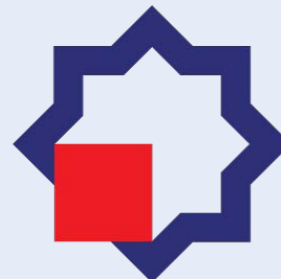
Local Investors and Residents of Australia

Key Features

Borrower rate from

7.19% p.a.

- New purchase or refinance
- Corporate Trustee Only
- Up to 90% 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 ≤75%	AUD \$1,500,000
Metro and LVR>75% to ≤80%	AUD \$1,250,000	
Regional and LVR ≤60%	AUD \$1,250,000	
Single Borrower Exposure	AUD \$3,000,000	

Variable Interest Rate ^[1]	Client LVR (Metro)	Variable Interest Rate
	LVR ≤ 60%	7.19% p.a.
LVR > 60% to ≤ 70%	7.19% p.a.	
LVR > 70% to ≤ 80%	7.49% p.a.	
LVR > 80% to ≤ 85%	7.89% p.a. Max loan size 1M & LMI Payable	
LVR > 85% to ≤ 90%	8.19% p.a. Max loan size 1M & LMI Payable	
Client LVR (Regional)	Variable Interest Rate	
	LVR ≤ 60%	7.49% p.a.

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

Inner City Postcode Loading N/A

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 (Metro and with LVR >75%)
7.5% of Loan Amount (Regional)

Net Asset Test AUD \$120,000

Lender Protection Fee^[3] LMI Applies (Metro and with LVR >80%)
Risk fee of 0.50% of Loan Amount (Regional)

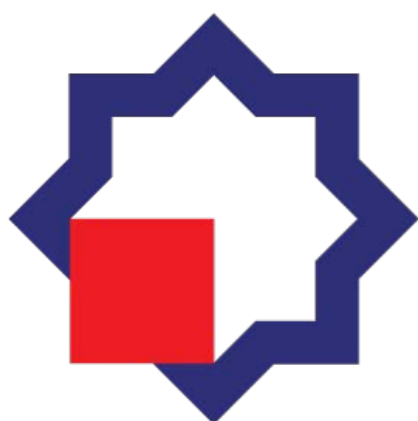
Borrower Type Corporate trustee only

Repayment Type Monthly Repayments

Security Residential security only

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Documentation Fee	\$1375
	Transaction Structure Review Fee	\$0
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$295
Annual	Annual Loan 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.

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.