

# DIRECT CREDIT

HOMELOANS AUSTRALIA

## DC ORIGIN Loans - Purchase , Refinance & Construction Non Standard Loans (NDIS/Co-living/Multi Dwelling)

Rates are effective for loans submitted to Origin from 1st October 2024

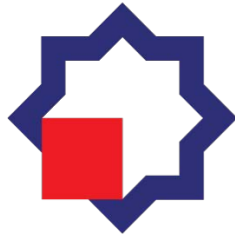
All Residential Properties	LVR	Variable Rate	Fixed Rate				
			1 years	2 years	3 years	4 years	5 years
Home Loans ≤ \$2m	≤ 60%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
	≤ 70%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
	≤ 80%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
	≤ 85%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
	≤ 90%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%
	≤ 95%	n/a	n/a	n/a	n/a	n/a	n/a
Home Loans > \$2m & ≤ \$2.5m	≤ 60%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%
	≤ 70%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%
	≤ 80%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	≤ 85%	n/a	n/a	n/a	n/a	n/a	n/a
	≤ 90%	n/a	n/a	n/a	n/a	n/a	n/a
<i>Interest Only Loading</i>	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
<i>Investment Loading</i>	+	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
<i>Construction loading</i>	+	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%

### PRODUCT FEATURES

<b>Loan Purpose:</b>	Purchase, Refinance or Construction	<b>Acceptable securities:</b>	As per lending policy
<b>Loan Reason:</b>	Owner Occupied or Investment	<b>Offset:</b>	100% offset account available
<b>Loan terms:</b>	300 Months	<b>Split Loans:</b>	Available
<b>Max I/O Terms:</b>	12 months only for construction loans	<b>Redraw:</b>	Available (For construction after final draw down)
<b>Repayment Options:</b>	P&I and Interest Only	<b>Cash out/Equity Release:</b>	Available (LVR restrictions apply)
<b>Max Borrower exposure:</b>	\$4,000,000	<b>Extra Repayments:</b>	up to \$20,000 pa (fixed) Unlimited (variable)
<b>Visa debit card:</b>	Available for Australian residents only		

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice. Direct Credit Home Loans Australia Pty Ltd  
ABN 62 089 595 488 Australian Credit Licence 392727

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## Maximum Loan-To-Value Ratio (LVR's)

- All Loans ≤ \$1.75m max LVR 90%
- All Loans ≤ \$2.0m max LVR 85%
- All Loans ≤ \$2.5m max LVR 80%
- IC, HR, HD, Regional postcodes (refer to Product Schedules for LVR restrictions)
- Unclassified postcodes max LVR 80%
- No Interest only above 90% LVR (except during Construction period)
- Owner occupied above 80% LVR, no Interest only allowed (Except during construction)
- NDIS Construction location postcode restrictions apply - Contact us to confirm

## Loadings applicable

- Investment Loading - 0.30%
- Interest Only Loading – 0.40%
- Construction Loading – 0.80% (applicable for all NDIS/Co-living properties)

## Fees and Charges

- Annual Fee – \$395 Annual Fee  
(No Annual Fee is applicable to Owner Occupied variable rate loans ≤ 80% LVR)
- Fixed Rate Lock Fee – \$495 (Form required on application submission, valid for 90 days, non-refundable)
- Construction Admin Fee – \$750
- Discharge Fee – \$795
- Account variation fee – \$250
- Facility variation fee – \$450

**Note:** Direct debit will be preferred payment method for annual fee & monthly CRF

## Lenders Protection Fee

- **NDIS/Co-living (Inv/Owner Occupied)** - (LVR ≤ 75% - 0.75%, LVR ≤ 80% - 1.25%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.75%)

## Construction Risk Fee

- **NDIS/Co-living (Inv/Owner Occupied)**- (LVR ≤ 75% - 1.25%, LVR ≤ 80% - 1.75%, LVR ≤ 85% - 3.00%, LVR ≤ 90% - 4.25%)
- **Multi Dwelling (excludes duplex)** - (LVR ≤ 75% - 2.50%, LVR ≤ 80% - 3.00%)

**Note:**

- CRF is applicable on all construction loans
- Monthly construction Risk fee is mandatory which is 1/12th of CRF amount

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