



**DIRECT  
CREDIT**

HOMELOANS AUSTRALIA

**Purchase , Refinance & Construction-Prime Loans  
DC ORIGIN Loans**

Rates are effective for loans submitted to Direct Credit 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%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
	≤ 85%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
	≤ 90%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%
	≤ 95%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%
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%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%
	≤ 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>	+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

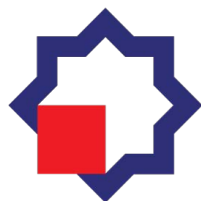
*Please check special conditions section below before applying loadings*

**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>	360 Months	<b>Split Loans:</b>	Available
<b>Max I/O Terms:</b>	60 months, Min 12 months required 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

October 2024



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

- All Loans ≤ \$1.75m max LVR 95%
- All Loans ≤ \$2.0m max LVR 90%
- All Loans ≤ \$3.0m 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 period)

### Loadings applicable

- Investment Loading - 0.30%
- Interest Only Loading – 0.40%

*(Please see special conditions section below before applying loadings)*

### Fees and Charges

- Annual Fee – \$395
- 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

*(Please see special conditions section below before applying fees & charges)*

### Lenders Protection Fee

- **Std Owner Occupied** - (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 1.75%, LVR ≤ 90% - 3.00%, LVR ≤ 91% - 3.50%, LVR ≤ 92% - 4.00%, LVR ≤ 93% - 4.50%, LVR ≤ 94% - 5.00%, LVR ≤ 95% - 5.50%)
- **Std Investment**- (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.75%, LVR ≤ 91% - 4.25%, LVR ≤ 92% - 4.75%, LVR ≤ 93% - 5.25%, LVR ≤ 94% - 5.75%, LVR ≤ 95% - 6.25%)

### Construction Risk Fee

- **Std Owner Occupied** - (LVR ≤ 75% - 0.50%, LVR ≤ 80% - 1.00%, LVR ≤ 85% - 2.25%, LVR ≤ 90% - 3.50%, LVR ≤ 91% - 4.00%, LVR ≤ 92% - 4.50%, LVR ≤ 93% - 5.00%, LVR ≤ 94% - 5.50%, LVR ≤ 95% - 6.00%)
- **Std Investment**- (LVR ≤ 75% - 1.25%, LVR ≤ 80% - 1.75%, LVR ≤ 85% - 3.00%, LVR ≤ 90% - 4.25%, LVR ≤ 91% - 4.75%, LVR ≤ 92% - 5.25%, LVR ≤ 93% - 5.75%, LVR ≤ 94% - 6.25%, LVR ≤ 95% - 6.75%)
- **Multi Dwelling (excludes duplex)** - (LVR ≤ 75% - 2.50%, LVR ≤ 80% - 3.00%)

### Special conditions

- I/O Loading (0.40%) applies to construction applications, only if opting for I/O repayment for >12 months
- I/O Loading (0.40%) applies as standard process for all non-construction loans
- No separate construction loading for standard applications
- CRF is applicable on all construction loans
- Monthly construction Risk fee is mandatory which is 1/12th of CRF amount
- Annual fee, Monthly CRF will be collected through direct debit (Preferred Payment method)
- No Annual Fee is applicable to Owner Occupied variable rate loans ≤ 80% LVR