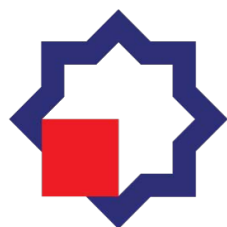


DCLW
Rate and Fee Summary
 Effective August 2023



**DIRECT
 CREDIT**
 HOMELOANS AUSTRALIA

Residential Full Doc Delivery Rates (p.a.)

| LOAN TYPE | Variable LVR ≤ 80% | | Variable LVR > 80% < 85% | |
|-----------------------|--------------------|------|--------------------------|------|
| | P&I | IO | P&I | IO |
| Owner Occupied | 6.84 | 7.24 | 7.34 | N/A |
| Investment | 7.09 | 7.34 | 7.59 | 7.99 |
| SMSF | 8.59 | 8.84 | N/A | N/A |

RESIDENTIAL FEES and Clawback

| | | | |
|------------------------|----------------------------------|-----------------|---------------------|
| Application Fee | \$880.00 Payable at Settlement | Risk Fee | 1.0% of loan amount |
| Annual Fee | \$120 Per Annum | Clawback | \$0.00 |
| Valuation Fee | \$385.00 payable at conditional* | | |
| Legal fee | \$350.00 payable at settlement | | |

Information contained in this document is for internal use only and not intended for consumer distribution. All fees are indicative only. Terms conditions & lending criteria applies. Full details available upon application.

*Valuation fee quoted is for standard residential valuation (Cat1) up to \$750,000. SMSF and higher valuation amounts / Outside Cat 1 locations - To be quoted.

Loans Over 1 Mill attract a 0.10% loading to the displayed rate.