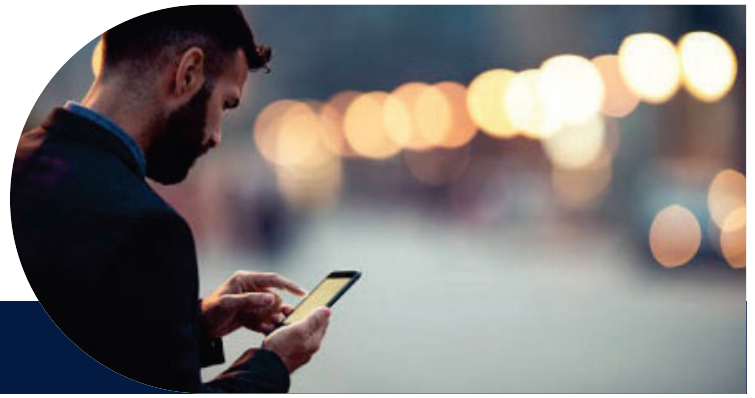


# DCBC Non Resident



Non-resident loan for Australian Property

## Key Features

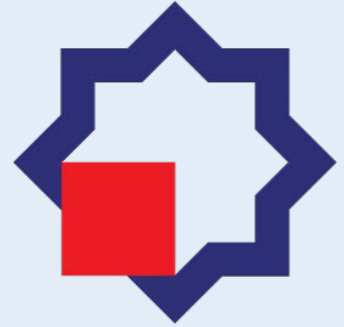
Variable rate from

**7.98%** p.a.

Comparison rate from

**8.56%** p.a.<sup>[1]</sup>

- New purchase, refinance or equity release
- Salaried and self-employed applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual customer service
- Fully featured online customer portal
- Offset available



## Product Overview

**Min. Loan Amount**

AUD \$150,000

**Max. Loan Amount**

AUD \$1,500,000 (Melbourne & Sydney metro)  
 AUD \$900,000 (Brisbane, Gold Coast, Canberra, Perth & Adelaide)  
 AUD \$500,000 (Non Metro)  
 AUD \$2,000,000 maximum exposure to single borrower

**Variable Interest Rate<sup>[2]</sup>**

Client LVR	New Variable Interest Rate
LVR < 60%	7.98% p.a.
LVR ≥ 65% to < 70%	7.98% p.a.
LVR ≥ 70% to < 75%	7.98% p.a.

**Alt Doc Premium**

0.00% p.a loading under 65% Lvr  
 0.00% p.a loading over 65% Lvr

**Fixed Rate Premium<sup>[3]</sup>**

Year	Fixed Rate Premium
1 year	Price on application
2 year	Price on application
3 year	Price on application

**Interest Only Premium**

0.30% p.a loading to the applicable rate

**Large Loan Premium**

0.30% p.a loading to the applicable rate with loan amounts greater than \$1,000,000

**Loan Term**

Up to 25 years (Max. 5 years Interest Only)

**Security Size Requirements**

<45 sqm	45 – 50 sqm	>50 sqm
max 50% LVR	max 60% LVR	max 75% LVR

**Borrower Type**

Salaried Employee and Self Employed

**Repayment Type**

Monthly Repayments

**Security**

1st Mortgage Property Security

## Fees and Charges<sup>[4]</sup>

Conditional Offer	Application Fee	\$990 <sup>[5]</sup>
Settlement	Legal Fee	\$400 plus disbursements
	Risk Fee <sup>[6]</sup>	0.50% for loans less than 65% LVR 1.00% for loans 65% to 70% LVR 1.50% for loans above 70%
Annual	Annual Package Fee	\$499 <sup>[7]</sup>
On Final Repayment of Loan	Mortgage Discharge Fee	\$895

## Document Checklist

### Salary and Wage Earners (PAYG)

- Last 3 months personal bank account statements showing regular salary credits; and
- Employment agreement or letter from Employer; or
- Last 3 months salary slips for regular income.

### Self Employed

- Last 6 months personal bank account statements showing distributions, dividends or other credits from the business (business bank statements may be required if credits are irregular or insufficient); and
- Two years business financials; or
- Accountant certificate.

### All Applicants

- Completed BC Securities Application Form;
- Identification:
  - a. Copy of Passport, and
  - b. Copy of one other Photo ID
    - i. Country Identification Card; or
    - ii. Driver's Licence.
- Personal Credit Check Report issued by relevant jurisdiction<sup>[8]</sup>

For all languages other than Chinese, Vietnamese, Bahasa Indonesia and Bahasa Malaysia, documents must be translated by a qualified NAATI Translator.

- Evidence of assets where income is assessed for serviceability, including:
  - i. Property Ownership;
  - ii. Share/Investment Certificates/Statements;
  - iii. Rental Statements.
- Purchase:
  - i. Evidence of funds to complete the property purchase; and
  - ii. Contract of sale.
- Refinance and/or Equity Release:
  - i. 6 months mortgage statement (for property under mortgage); and/or
  - ii. Copy of the property title (for fully owned property applying for equity release).

<sup>[1]</sup> The Comparison Rate is based on a secured loan amount of AUD \$150,000 at 50% 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.

<sup>[2]</sup> The interest rate is a variable interest rate and may be subject to change.

<sup>[3]</sup> Fixed rate loans may be subject to significant break costs. Please refer to the terms and conditions regarding break costs.

<sup>[4]</sup> Other fees and charges are payable.

<sup>[5]</sup> Includes one valuation up to AUD \$440. Where valuation exceeds this cost, the difference is payable by the client at settlement.

<sup>[6]</sup> The Risk Fee is a one-off, non-refundable fee paid at settlement and can be capitalised as part of the loan up to a maximum LVR of 75%.

<sup>[7]</sup> The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

<sup>[8]</sup> Acceptable personal credit check reports are ones issued by: China (Mainland): Credit Reference Centre, People's Bank of China, Indonesia: Bank of Indonesia, Malaysia: Bank Negara Malaysia, Singapore: DP Bureau. For countries not listed here, our loan assessors will advise on an acceptable credit reporting agency in your country at the time of loan assessment.

**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.