

# DCBC SME - Residential Security



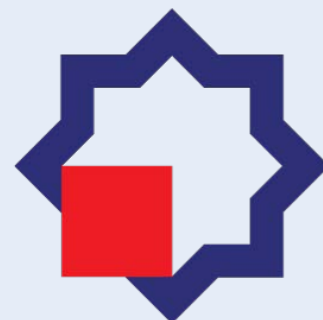
Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.75%** p.a.

- Business purpose loan
- New purchase, refinance or cash out
- Self-employed, company or trust applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal



## Product Overview

**Minimum Loan Amount**

AUD \$100,000

**Maximum Loan Amount**

Client LVR	Maximum Loan Amount
LVR ≤ 65%	AUD \$2,500,000
LVR > 65% to ≤ 70%	AUD \$2,000,000
LVR > 70% to ≤ 80%	AUD \$1,500,000
Single Borrower Exposure	AUD \$5,000,000

**Variable Interest Rate<sup>[1]</sup>**

Client LVR	Variable Interest Rate
LVR ≤ 60%	7.75% p.a.
LVR > 60% to ≤ 65%	7.85% p.a.
LVR > 65% to ≤ 70%	8.05% p.a.
LVR > 70% to ≤ 80%	8.35% p.a.

**Interest Only Premium**

0.30% p.a. loading to the applicable rate

**Large Loan Premium**

1.00% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,000,000

**Alt Doc Premium**

0.30% p.a. loading to the applicable rate

**Fixed Rate Premium**

Fixed Rates - Price on Application  
Maximum 5 years Fixed Rate

**Loan Term**

Minimum 2 years  
Maximum 30 years  
Maximum 5 years interest only

**Borrower Type**

Self-employed, company or trust applicants

**Repayment Type**

Monthly Repayments

**Security**

Residential security only

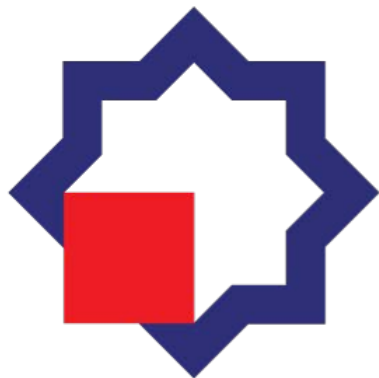
## Lender Protection Fees<sup>[2]</sup>

Client LVR	Fees Chargeable
LVR ≤ 60%	NIL
LVR > 60% to ≤ 65%	0.50% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 80%	1.25% of the loan amount

Exit Fee before Minimum Term 3 months interest (inclusive of any applicable loadings)<sup>[3]</sup>

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

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[5]</sup>
<b>Settlement</b>	Documentation Fee	\$1,500
	Optional Early Repayment Waiver	0.50% <sup>[6]</sup>
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
<b>Annual</b>	Annual Package Fee	\$395 <sup>[7]</sup>
<b>On Final Repayment of Loan</b>	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895



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<sup>[1]</sup> The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

<sup>[2]</sup> 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.

<sup>[3]</sup> Exit Fee payable if the loan is discharged before the minimum loan term of 3 years.

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

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

<sup>[6]</sup> Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged before the minimum loan term of 3 years.

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

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