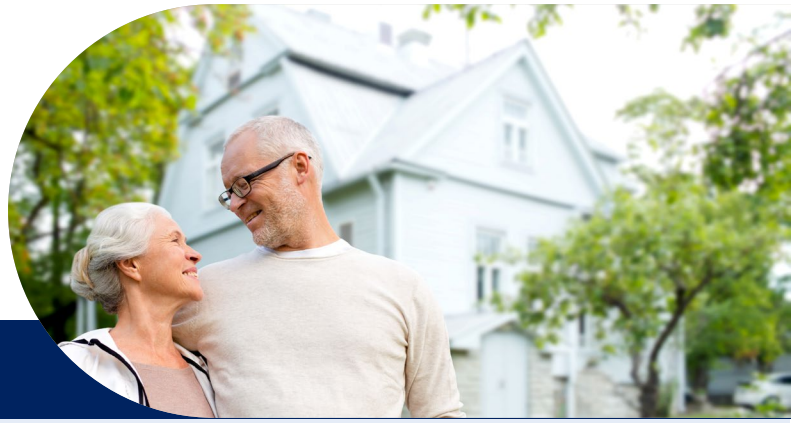


# DCBC SMSF Commercial



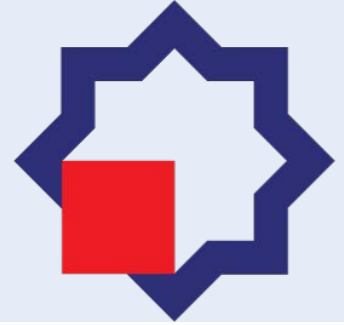
Local Investors and Residents of Australia

## Key Features

Borrower rate from

**8.04%** p.a.

- New purchase or refinance
- Corporate Trustee Only
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Available

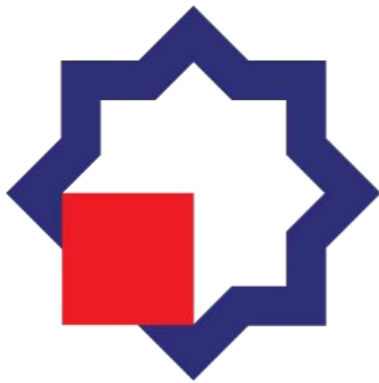


## Product Overview

<b>Minimum Loan Amount</b>	AUD \$50,000															
<b>Maximum Loan Amount</b>	<table border="1"> <thead> <tr> <th>Client LVR</th> <th>Maximum Loan Amount</th> </tr> </thead> <tbody> <tr> <td>Metro and LVR ≤70%</td> <td>AUD \$2,000,000</td> </tr> <tr> <td>Metro and LVR &gt;70% to ≤75%</td> <td>AUD \$1,500,000</td> </tr> <tr> <td>Regional and LVR ≤60%</td> <td>AUD \$1,500,000</td> </tr> <tr> <td>Single Borrower Exposure</td> <td>AUD \$3,000,000</td> </tr> </tbody> </table>	Client LVR	Maximum Loan Amount	Metro and LVR ≤70%	AUD \$2,000,000	Metro and LVR >70% to ≤75%	AUD \$1,500,000	Regional and LVR ≤60%	AUD \$1,500,000	Single Borrower Exposure	AUD \$3,000,000					
Client LVR	Maximum Loan Amount															
Metro and LVR ≤70%	AUD \$2,000,000															
Metro and LVR >70% to ≤75%	AUD \$1,500,000															
Regional and LVR ≤60%	AUD \$1,500,000															
Single Borrower Exposure	AUD \$3,000,000															
<b>Variable Interest Rate<sup>[1]</sup></b>	<table border="1"> <thead> <tr> <th>Client LVR (Metro)</th> <th>Variable Interest Rate</th> </tr> </thead> <tbody> <tr> <td>LVR ≤ 60%</td> <td>8.04% p.a.</td> </tr> <tr> <td>LVR &gt; 60% to ≤ 65%</td> <td>8.24% p.a.</td> </tr> <tr> <td>LVR &gt; 65% to ≤ 70%</td> <td>8.24% p.a.</td> </tr> <tr> <td>LVR &gt; 70% to ≤ 75%</td> <td>8.64% p.a.</td> </tr> <tr> <th>Client LVR (Regional)</th> <th>Variable Interest Rate</th> </tr> <tr> <td>LVR ≤ 60%</td> <td>8.64% p.a.</td> </tr> </tbody> </table>	Client LVR (Metro)	Variable Interest Rate	LVR ≤ 60%	8.04% p.a.	LVR > 60% to ≤ 65%	8.24% p.a.	LVR > 65% to ≤ 70%	8.24% p.a.	LVR > 70% to ≤ 75%	8.64% p.a.	Client LVR (Regional)	Variable Interest Rate	LVR ≤ 60%	8.64% p.a.	
Client LVR (Metro)	Variable Interest Rate															
LVR ≤ 60%	8.04% p.a.															
LVR > 60% to ≤ 65%	8.24% p.a.															
LVR > 65% to ≤ 70%	8.24% p.a.															
LVR > 70% to ≤ 75%	8.64% p.a.															
Client LVR (Regional)	Variable Interest Rate															
LVR ≤ 60%	8.64% p.a.															
<b>Interest Only Premium</b>	0.30% p.a. loading to the applicable rate															
<b>Large Loan Premium</b>	0.40% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000															
<b>Inner City Postcode Loading</b>	0.50% p.a. loading to the applicable rate for clients with loan LVR >70%															
<b>Fixed Rate Premium<sup>[2]</sup></b>	Fixed Rates – Price on Application Maximum 5 years Fixed Rate															
<b>Loan Term</b>	Up to 30 years (Maximum 5 years Interest Only)															
<b>Offset Loading</b>	0.10% p.a. loading to the applicable rate															
<b>Liquidity Test</b>	7.5% of Loan Amount															
<b>Net Asset Test</b>	AUD \$120,000															
<b>Lender Protection Fee<sup>[3]</sup></b>	0.50% of Loan Amount (Metro and with LVR >70%) 1.0% Lvr 70 - 75% Lvr 0.50% of Loan Amount (Regional)															
<b>Borrower Type</b>	Corporate trustee only															
<b>Repayment Type</b>	Monthly Repayments															
<b>Security</b>	Factories, Warehouses, Retail Outlets and any other acceptable commercial use securities															

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

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[5]</sup>
<b>Settlement</b>	Documentation Fee	\$1500
	Transaction Structure Review Fee	\$0
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$250
<b>Annual</b>	Annual Package Fee	\$395 <sup>[6]</sup>
<b>On Final Repayment of Loan</b>	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895
	Exit fee of 3 months interest if repaid in the first 3 years	



**DIRECT  
CREDIT**  
HOMELoANS AUSTRALIA

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

<sup>[2]</sup> Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

<sup>[3]</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>[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> The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

**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.