

DCBC SMSF Residential

Local Investors and Residents of Australia

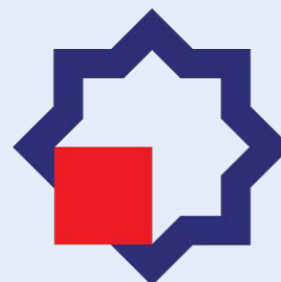


Key Features

Borrower rate from

7.19% p.a.

- New purchase or refinance
- Corporate Trustee Only
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Available



Product Overview

Minimum Loan Amount AUD \$50,000

Maximum Loan Amount

Client LVR	Maximum Loan Amount
Metro and LVR $\leq 75\%$	AUD \$1,500,000
Metro and LVR $> 75\%$ to $\leq 80\%$	AUD \$1,250,000
Regional and LVR $\leq 60\%$	AUD \$1,250,000
Single Borrower Exposure	AUD \$3,000,000

Variable Interest Rate^[1]

Client LVR (Metro)	Variable Interest Rate
LVR $\leq 60\%$	7.19% p.a.
LVR $> 60\%$ to $\leq 70\%$	7.24% p.a.
LVR $> 70\%$ to $\leq 80\%$	7.54% p.a.
LVR $> 80\%$ to $\leq 85\%$	7.84% p.a.
LVR $> 85\%$ to $\leq 90\%$	8.24% p.a.
Client LVR (Regional)	Variable Interest Rate
LVR $\leq 60\%$	7.54% p.a.

Interest Only Premium 0.30% p.a. loading to the applicable rate

Inner City Postcode Loading Waived

Fixed Rate Premium^[2] Fixed Rates – Price on Application
Maximum 5 years Fixed Rate

Loan Term Up to 30 years (Maximum 5 years Interest Only)

Offset Loading 0.10% p.a. loading to the applicable rate

Liquidity Test 7.5% of Loan Amount (Metro and with LVR $> 75\%$)
7.5% of Loan Amount (Regional)

Net Asset Test AUD \$120,000

Lender Protection Fee^[3] 1.50% of Loan Amount (Metro and with LVR $> 80\%$)
0.50% of Loan Amount (Regional)

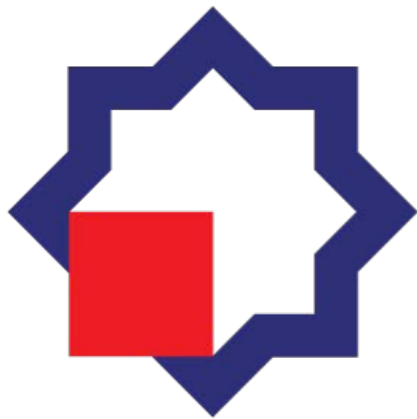
Borrower Type Corporate trustee only

Repayment Type Monthly Repayments

Security Residential security only

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Documentation Fee	\$1375
	Transaction Structure Review Fee	\$0
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$250
Annual	Annual Package Fee	\$395 ^[6]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895
	Exit fee of 3 months interest if repaid in the first 3 years	



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

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

^[3] 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.

^[4] Other fees and charges are payable.

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

^[6] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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