



Fixed Rate- Purchase & Refinance Owner Occupied Special

Pricing				Product overview	
Rate to borrower Loan size ≤ \$2m				Maximum loan amount	Single Security \$2,000,000 (≤ 90% LVR) \$1,500,000 (≤ 95% LVR) Maximum borrower exposure \$4,000,000
LVR	3 year	4 year	5 year		
>00% - 85%	6.99%	6.99%	6.99%		
>85% - 90%	6.99%	6.99%	6.99%	Loan to Value Ratio	Up to 95% (inclusive)
>90% - 95%	6.99%	6.99%	6.99%	Loan term	30 years
				Loan Reason	Purchase, Refinance, Equity Release
Fees & Charges				Credit history	Clear credit history
Application fee	\$880			Repayments	Principal and Interest & Interest Only No I/O above 80%LVR
Valuation fee	At cost			Cash out	Nil
Lenders Protection fee	LVR ≤ 85% - 1.50%, LVR ≤ 90% - 2.50%, LVR ≤ 95% - 4.00%			Offset account	100% Offset account available
Annual facility fee	\$395 LVR ≤ 80% - No annual fee			Acceptable securities	As per Lending Policy
Fixed rate lock fee	\$495 (Validity-90 days, non-refundable and form required on application)			Split loans	Available. Split your loan into more than one portion
Account variation fee	\$250			Credit increase	Available. Fees Apply
Facility variation fee	\$450			Redraw	Available
Discharge fee	\$795 plus 3rd party costs			Repayment frequency	I/O repayments - Monthly only. P&I repayments - weekly, fortnightly and monthly.
Break costs	Applicable as standard			Voluntary Repayments	up to \$20,000 per annum without penalty
Solicitor documentation fee	At Cost			Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS
				Visa Debit card	Available

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice. Direct Credit Home Loans Australia Pty Ltd ABN 62 089 595 488 252 Australian Credit License 392727.



Fixed Rate- Purchase & Refinance Investment Special

Pricing				Product overview	
Rate to borrower				Maximum loan amount	Single Security \$2,000,000 (\leq 90% LVR) Maximum borrower exposure \$4,000,000
Loan size \leq \$2m					
LVR	3 year	4 year	5 year		
>00% - 85%	7.29%	7.29%	7.29%		
>85% - 90%	7.29%	7.29%	7.29%	Loan to Value Ratio	Up to 90% (inclusive)
Set up fees				Loan term	30 years
Application fee	\$880			Loan Reason	Purchase, Refinance, Equity Release
Valuation fee	At cost			Credit history	Clear credit history
Lenders Protection fee	LVR \leq 85% - 2.00%, LVR \leq 90% - 3.00%			Repayments	Principal and Interest & Interest Only
Annual facility fee	\$395			Cash out	Nil
Fixed rate lock fee	\$295 (Validity-90 days, non-refundable & form required on application submission)			Offset account	100% Offset account available
				Acceptable securities	As per Lending Policy
Account variation fee	\$250			Split loans	Available. Split your loan into more than one portion
Facility variation fee	\$450			Credit increase	Available. Fees Apply
Discharge fee	\$795 plus 3rd party costs			Redraw	Available
Break costs	Applicable as standard			Repayment frequency	I/O repayments - Monthly only. P&I repayments - weekly, fortnightly and monthly.
Solicitor documentation fee	At Cost			Voluntary Repayments	up to \$20,000 per annum without penalty
Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS			Visa Debit card	Available

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Fixed Rate- SMSF Special

Pricing				Product overview	
Rate to borrower Loan size ≤ \$2m		Terms		Maximum loan amount	Single Security \$2,000,000 (≤ 80% LVR) Maximum borrower exposure \$4,000,000
LVR	3 year	4 year	5 year		
Residential >00% - 80%	7.69%	7.69%	7.69%		
Commercial >00% -80%	7.99%	7.99%	7.99%	Loan to Value Ratio	Up to 80% (inclusive)
				Loan term	30 years
Fees & Charges				Loan Purpose	Investment
Application fee	\$880			Credit history	Clear credit history
Valuation fee	At cost			Repayments	Principal and Interest & Interest Only
Annual facility fee	\$395 Annual Fee			Cash out	Nil
				Offset account	100% offset account available
Fixed rate lock fee	\$495 (Validity 90days, Non-refundable & Form required on application submission)			Acceptable securities	As per Lending Policy
				Split loans	Available. Split your loan into more than one portion
Account variation fee	\$250			Credit increase	Available. Fees apply
Facility variation fee	\$450			Redraw	Not Available
Discharge fee	\$2200 plus any third party costs			Repayment frequency	I/O repayments - Monthly only. P&I repayments - weekly, fortnightly and monthly.
Break costs	Applicable as standard			Voluntary Repayments	up to \$20,000 per annum without penalty
Visa Debit card	Not Available			Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS
Solicitor documentation fee	At cost				

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Fixed Rate Construction Home Loan Special-Owner Occupied

Pricing				Product overview		
Rate to Borrowers (Loan size <=\$2.0m)		Terms		Maximum loan amount	Single Security \$2,000,000 (≤ 90% LVR) \$1,500,000 (≤ 95% LVR) Maximum borrower exposure \$4,000,000	
LVR	3 year	4 year	5 year			
>00% - 85%	7.39%	7.39%	7.39%			
>85% - 90%	7.39%	7.39%	7.39%			
>90% - 95%	7.39%	7.39%	7.39%	Loan to Value Ratio	Up to 95%(inclusive)	
Fees & Charges				Start date of construction	Construction must start within 6 months from settlement date and be completed within 12 months from settlement date	
				Loan term	30 years	
Application fee				\$880	Cash out	Nil
				Valuation fee		
Construction risk fee				LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%, LVR ≤ 95%-4.50% Risk fee covers the first 12 months of construction then fee continues monthly at a value of 1/12 of the risk fee	Loan options	Interest Only during construction phase (min 12 months) Max I/O period-60 months
Annual facility fee				\$395 LVR <=80%-No annual fee	Offset account	100% offset account available after final draw down
Construction administration fee				\$750	Acceptable securities	As per Lending Policy
Progress payment inspection fee				At cost	Split loans	Available. Split your loan into more than one portion
Fixed rate lock fee				\$495(Validity 90days, Non-refundable, form required on application)	Credit increase	Available. Fees apply
Account variation fee				\$250	Redraw	Available after final draw down
Facility variation fee				\$450		
Discharge fee				\$795 plus 3rd party costs	Repayment frequency	I/O repayments- Monthly only. P & I repayments - weekly, fortnightly and monthly.
Break costs				Applicable as standard	Voluntary Repayments	up to \$20,000 per annum without penalty
Solicitor documentation fee				At cost	Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS
					Visa Debit card	Available after final draw down

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Fixed Rate Construction Home Loan Special-Investment

Pricing				Product overview	
Rate to Borrower (Loan size <=\$2.0m)		Terms		Maximum loan amount	Single Security \$2,000,000 (≤ 90% LVR) Maximum borrower exposure \$4,000,000
LVR	3 year	4 year	5 year		
>00% - 85%	7.69%	7.69%	7.69%		
>85% -90%	7.69%	7.69%	7.69%	Loan to Value Ratio	Up to 90 %(inclusive)
Fees & Charges				Start date of construction	Construction must start within 6 months from settlement date and be completed within 15 months
Application fee	\$880			Loan term	30 years
Valuation fee	At cost			Loan options	Interest Only during construction phase (min 12 months) Max I/O period-60 months
Construction risk fee	LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%, LVR ≤ 95%-4.50% Risk fee covers the first 12 months of construction then fee continues monthly at a value of 1/12 of the risk fee			Credit history	Clear credit history
Annual facility fee	\$395			Repayments	Principal and Interest & Interest Only
Construction administration fee	\$750			Cash out	Nil
Progress payment inspection fee	At cost			Offset account	100% offset account available after final draw down
Fixed rate lock fee	\$495 (Validity-90 days, non-refundable & form required on application submission)			Acceptable securities	As per Lending Policy
Account variation fee	\$250			Split loans	Available. Split your loan into more than one portion
Facility variation fee	\$450			Credit increase	Available. Fees apply
Discharge fee	\$795 plus 3rd party costs			Redraw	Available after final draw down
Break costs	Applicable as standard			Repayment frequency	I/O repayments - Monthly only P&I repayments - weekly, fortnightly and monthly.
Solicitor documentation fee	At cost			Voluntary Repayments	up to \$20,000 per annum without penalty
Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS			Visa Debit card	Available after final draw down

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