

Origin Rates

SMSF Investment Loans

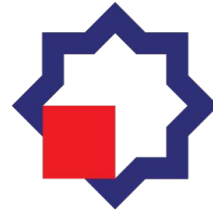
All Residential Properties	LVR	Variable Rate	Term				
			1 years	2 years	3-4 years	5-7 years	10 years
SMSF ≤ \$2m	≤ 60%	7.35%	7.95%	7.95%	7.95%	7.95%	7.95%
	≤ 70%	7.35%	7.95%	7.95%	7.95%	7.95%	7.95%
	≤ 75%	7.65%	8.25%	8.25%	8.25%	8.25%	8.25%
	≤ 80%	7.65%	8.25%	8.25%	8.25%	8.25%	8.25%
	≤ 85%	7.95%	8.55%	8.55%	8.55%	8.55%	8.55%
	≤ 90%	8.35%	8.95%	8.95%	8.95%	8.95%	8.95%
SMSF > \$2m & ≤ \$2.5m	≤ 60%	7.85%	8.45%	8.45%	8.45%	8.45%	8.45%
	≤ 70%	7.85%	8.45%	8.45%	8.45%	8.45%	8.45%
	≤ 75%	8.15%	8.75%	8.75%	8.75%	8.75%	8.75%
	≤ 80%	n/a	n/a	n/a	n/a	n/a	n/a
<i>Interest Only Loading</i>	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
<i>Commercial Loading</i>	+	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
<i>Offset Account Loading</i>	+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Product features

- Loan reason- Purchase & Refinance
- Loan Purpose- Investment
- Loan terms-359 Months
- Max I/O Terms- 60 months
- Repayment Options- P&I and Interest Only
- Max Borrower exposure-\$4,000,000
- Acceptable securities- as per lending policy
- 100% offset account available
- Split Loans- Available Split your loan into more than one portion
- Redraw available
- Cash out- Nil
- Extra Repayments- Unlimited allowed
- Visa debit card- available for Australian residents only

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 Limited ABN 62 089 595 488 & Australian Credit License 392727

Std T2



**DIRECT
CREDIT**
HOMELOANS AUSTRALIA

Maximum Loan-To-Value Ratio (LVR's)

- Loan size > \$1.5m max LVR 90%
- Loan size > \$2.0m max LVR 85%
- Loan size > \$2.5m max LVR 80%
- Metro and Non-Metro postcodes 90%
- Regional and Unclassified postcodes 75%
- Inner-City and High Density postcodes 80%
- IC, HR, HDI postcodes max LVR 80%. Unclassified postcodes max LVR 75%
- Commercial Maximum LVR 80%

Interest Rate Loadings applicable to all product types

- Interest Only – 0.40% interest rate loading applies
- Commercial Properties – 0.50% interest rate loading applies

Fees and Charges

- Annual Fee – \$395 Annual Fee
- Fixed Rate Lock Fee – \$495
- Discharge Fee – \$2200
- Account variation fee – \$250
- Facility variation fee – \$450

Lenders Protection Fee

- LVR ≤ 70% - 0.00% LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%

NDIS Properties

- Maximum Loan Term 25 years (300 months)
- No Interest only

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