

BC Alt Doc Flex



Local Investors and Residents of Australia

Key Features

Borrower rate from

7.09% p.a.

Comparison rate from

7.61% p.a.^[1]

- New purchase, refinance or cash out
- Self-employed applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Facility Available

Product Overview

Minimum Loan Amount AUD \$50,000

Maximum Loan Amount

| Client LVR | Maximum Loan Amount | |
|--------------------------|---------------------|--|
| Metro | LVR ≤65% | AUD \$2,500,000 (POA if >\$2,000,000) |
| | LVR >65% to ≤75% | AUD \$2,000,000 |
| | LVR >75% to ≤80% | AUD \$1,750,000 |
| Non-metro | LVR ≤65% | AUD \$2,500,000 (POA if >\$2,000,000) |
| | LVR >65% to ≤70% | AUD \$1,000,000 |
| | LVR >70% to ≤80% | AUD \$750,000 |
| Regional | LVR ≤60% | AUD \$750,000 |
| Single Borrower Exposure | | AUD \$3,000,000 |

Variable Interest Rate^[2]

| Client LVR (Metro) | Variable Interest Rate (Risk Fee Applies) | Dual Form Income Discount |
|-----------------------|---|---------------------------|
| LVR ≤65% | 7.19% p.a. | -0.10% |
| LVR >65% to ≤70% | 7.19% p.a. | -0.10% |
| LVR >70% to ≤75% | 7.34% p.a. | -0.05% |
| LVR >75% to ≤80% | 7.34% p.a. | -0.05% |
| Client LVR (Regional) | Variable Interest Rate (Risk Fee Applies) | Dual Form Income Discount |
| LVR ≤60% | 7.34% p.a. | -0.05% |

Investor Premium ~~0.50% p.a. loading to the applicable rate~~ **Waived**

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

Large Loan Premium ~~0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,000,000 and ≤ AUD \$1,500,000~~ **Waived**
0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000

Fixed Rate Premium^[3] 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

Borrower Type Self-employed applicants

Repayment Type Monthly Repayments

Security Residential security only



BC Capital Australia Pty Ltd (BCCA)

ACN 614 198 480 | Australian Credit Licence Number 505452

BCCA is a member of the BC Investment Group Holdings Limited Group of Companies

Beijing | Guangzhou | Ho Chi Minh City | Hong Kong | Kuala Lumpur | London | Manila | Melbourne | Shanghai | Singapore | Sydney

Risk Fees ^[4]

| Client LVR | Fees Chargeable |
|-------------------------------|--------------------------|
| ≤70% | 0.50% of the loan amount |
| >70% to ≤80% | 1.00% of the loan amount |
| ≤60% Regional or Unclassified | 1.00% of the loan amount |

Income Verification

- Signed Self-Declaration of income by Borrower/Guarantor; plus
One of the options below:
- Accountant's Letter confirming income
- 12 months BAS statements from ATO Portal
- 12 months business bank statements serviceability assessment.

Fees and Charges ^[5]

| | | |
|-----------------------------------|---------------------------|----------------------|
| Conditional Offer | Application Fee | \$990 ^[6] |
| Settlement | Documentation Fee | \$395 |
| | Search Fee | At Cost |
| | Registration Fee | At Cost |
| | Settlement Fee | \$250 |
| Annual | Annual Package Fee | \$395 ^[7] |
| On Final Repayment of Loan | Discharge Third Party Fee | At Cost |
| | Product Discharge Fee | \$895 |

^[1] The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 50% LVR, over a term of 25 years. Warning: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This advertisement does not take into account your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application.

^[2] The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

^[3] Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

^[4] The Risk 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.

^[5] Other fees and charges are payable.

^[6] Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.

^[7] 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.

Privacy: Any personal information that was collected from you will be dealt with in accordance with our Privacy Policy which can be found at <https://www.bcinvest.co/privacy-policy>.