

# BC SMSF Commercial



Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.74%** 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 Facility Available

## Product Overview

Minimum Loan Amount

AUD \$50,000

Maximum Loan Amount

Security Location	Client LVR	Maximum Loan Amount
Metro & Non-Metro	LVR ≤70%	AUD \$2,000,000
Metro & Non-Metro	LVR >70% to ≤75%	AUD \$1,500,000
Regional	LVR ≤60%	AUD \$1,500,000
Single Borrower Exposure		AUD \$3,000,000

Variable Interest Rate<sup>[1]</sup>

Client LVR (Metro & Non-Metro)	Variable Interest Rate
LVR ≤ 60%	7.74% p.a.
LVR > 60% to ≤ 65%	7.94% p.a.
LVR > 65% to ≤ 70%	7.94% p.a.
LVR > 70% to ≤ 75%	8.14% p.a.
Client LVR (Regional)	Variable Interest Rate
LVR ≤ 60%	8.14% p.a.

Interest Only Premium

0.30% p.a. loading to the applicable rate

Large Loan Premium

0.40% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000

Inner City Postcode Loading

0.50% p.a. loading to the applicable rate for clients with loan LVR >70%

Fixed Rate Premium<sup>[2]</sup>

Fixed Rates – Price on Application  
Maximum 5 years Fixed Rate

Loan Term

Minimum 3 years  
Maximum 30 years

Offset Loading

0.10% p.a. loading to the applicable rate

Borrower Type

Corporate trustee only

Repayment Type

Monthly Repayments

Security

Factories, Warehouses, Retail Outlets and any other acceptable commercial use securities

## Risk Fees<sup>[3]</sup>

Client LVR	Fees Chargeable
Regional or Unclassified	0.50% of the loan amount
LVR ≤ 70% Metro & Non-Metro	0.50% of the loan amount
LVR > 70% Metro & Non-Metro	1.00% of the loan amount

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

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[5]</sup>
<b>Settlement</b>	Documentation Fee	\$770
	Transaction Structure Review Fee	\$730
	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

<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 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.

<sup>[4]</sup> Other fees and charges are payable.

<sup>[5]</sup> Includes one valuation fee 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.

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