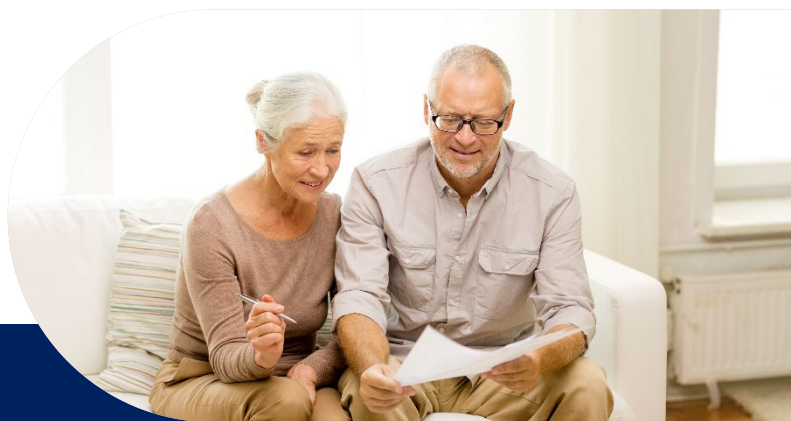


BC SMSF Residential



Local Investors and Residents of Australia

Key Features

Borrower rate from

7.19% p.a.

- New purchase or refinance
- Corporate Trustee Only
- Up to 90% 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 ≤75%	AUD \$1,500,000
	Metro & Non-Metro	LVR >75% to ≤90%	AUD \$1,250,000
	Regional	LVR ≤60%	AUD \$1,250,000
	Single Borrower Exposure		AUD \$3,000,000

Variable Interest Rate ^[1]	Client LVR (Metro & Non-Metro)	Variable Interest Rate
	LVR ≤ 70%	7.19% p.a.
	LVR > 70% to ≤ 80%	7.49% p.a.
	LVR > 80% to ≤ 85%	7.89% p.a.
	LVR > 85% to ≤ 90%	8.19% p.a.
	Client LVR (Regional)	Variable Interest Rate
	LVR ≤ 60%	7.49% p.a.

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

Inner City Postcode Loading 0.50% p.a. loading to the applicable rate for clients with LVR >75%

Fixed Rate Premium^[2] 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 Residential security only

Risk Fees^[3]

Client LVR	Fees Chargeable
Regional or Unclassified	0.50% of the loan amount
LVR > 80% Metro & Non-Metro	1.50% of the loan amount

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Documentation Fee	\$770
	Transaction Structure Review Fee	\$605
	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

^[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 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.

^[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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