DCBC Expat Super Saver



Expatriates and New Residents of Australia

Key Features

Variable rate from

7.23% p.a.

Comparison rate from

7.82% p.a.[1]

New purchase, refinance or equity release

Salaried and self-employed applicants

Up to 75% LVR

Confirmation of Loan Acceptance within 48 hours

Multilingual customer service

Fully featured online customer portal

Offset available



Product Overview						
Min. Loan Amount	AUD \$150,000					
Max. Loan Amount	AUD \$1,500,000 (Melbourne & Sydney Metro) AUD \$900,000 (Brisbane, Gold Coast, Canberra, Perth & Adelaide) AUD \$750,000 (Non-Metro) AUD \$2,000,000 (Single Borrower)					
Variable Interest Rate ^[2]	Client LVR		New Variable Interest Rate			
	LVR ≤ 50%		7.23% p.a.			
	LVR > 50% to ≤ 65%		7.23% p.a.			
	LVR > 65% to ≤ 70%	LVR > 65% to ≤ 70% 7.23% p.a.				
	LVR > 70% to ≤ 75%		7.23% p.a.			
Investor Premium	0.20% p.a loading to the applicable rate					
Interest Only Premium	0.30% p.a loading to the applicable rate					
Large Loan Premium	0.30% p.a loading to the applicable rates for clients with loan amount > \$750,000 and < \$1000,000 0.50% p.a loading to the applicable rates for clients with loan amount > \$1,000,000					
Alt Doc Premium	0.00% p.a loading to applicable rate under 65% Lvr 0.00% p.a loading to applicable rate greater than 65% Lvr					
Fixed Rate Premium ^[3]	Year		Fixed Rate Premium			
	1 year		Price on application			
	2 year		Price on application			
	3 year					
Loan Term	Up to 25 years (Max. 5 years Interest Only)					
Security Size	No minimum size (refer to internal area)					
Requirements	<45 sqm	45 – 50 sqm	>50 sqm			
	max 50% LVR	max 60% LVR	max 75% LVR			
BorrowerType	Salaried Employee and Self Employed					
Repayment Type	Monthly Repayments					
Security	1st Mortgage Property Security					

Application Fee \$990[5] **Conditional Offer** 0.50% for loans under 65% Lvr Risk Fee - Waived for O/Occ loans Settlement 1.00% for loans under 70% Lvr. 1.50% for loans over 70% Lvr Annual Package Fee \$499[6] Annual \$400 plus disbursements Settlement Legal Fee \$895 On Final Repayment of Loan Mortgage Discharge Fee

Document Checklist Foreign Salary and Wage Earners (PAYG) Foreign Self Employed Last 3 months personal bank account statements Last 6 months personal bank account statements showing regular salary credits; and showing distributions, dividends or other credits from the business (business bank statements may be Employment agreement or letter from Employer; or required if credits are irregular or insufficient); and Last 3 months salary slips for regular income. Two years business financials; or Accountant certificate. For all languages other than Chinese, Vietnamese, Bahasa Indonesia and Bahasa **All Applicants** Malaysia, documents must be translated by a qualified NAATI Translator. Completed BC Securities Application Form; Evidence of assets where income is assessed for serviceability, including: Identification: i. Property Ownership; a. Copy of Passport; and ii. Share/Investment Certificates/Statements; b. Visa grant number; and iii. Rental Statements: c. Copy of one other Photo ID i. Country Identification Card; or Purchase: ii. Driver's Licence; i. Evidence of funds to complete the property purchase; and Personal Credit Check Report issued ii. Contract of sale. by relevant jurisdiction[7] Refinance and/or Equity Release: i. 6 months mortgage statement (for property under mortgage); and/or ii. Copy of the property title (for fully owned property applying for equity release).

^[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 a variable interest rate and may be subject to change.

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

[4] Other fees and charges are payable.

Fees and Charges^[4]

[5] Includes one valuation up to AUD \$440. Where valuation exceeds this 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.

^{17]} Acceptable personal credit check reports are ones issued by: China (Mainland): Credit Reference Centre, People's Bank of China, Indonesia: Bank of Indonesia, Malaysia: Bank Negara Malaysia, Singapore: DP Bureau. For countries not listed here, our loan assessors will advise on an acceptable credit reporting agency in your country at the time of loan assessment.

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.

Acceptable Visa List

Expatriates and new residents of Australia

Loans may be considered for temporary and permanent residents of Australia where an appropriate visa has been granted by the Department of Immigration and Citizenship. Visa needs to remain current for at least 12 months from the time of submitting the loan application. If a bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is proven to be imminent, we may also accept the loan application.

Visa No.	Visa Type	Visa No.	Visa Type	Visa No.	Visa Type
100	Permanent	188	Temporary	858	Permanent
103	Permanent	189	Permanent	864	Permanent
111	Permanent	190	Permanent	866	Permanent
114	Permanent	200	Permanent	882	Permanent
115	Permanent	201	Permanent	884	Temporary
116	Permanent	203	Permanent	885	Permanent
119	Permanent	204	Permanent	886	Permanent
120	Permanent	309	Temporary	887	Permanent
121	Permanent	444	Temporary	888	Permanent
124	Permanent	475	Temporary	890	Permanent
132	Permanent	476	Temporary	891	Permanent
134	Permanent	485	Temporary	892	Permanent
136	Permanent	487	Temporary	893	Permanent
137	Permanent	489	Temporary	А	Bridging
138	Permanent	500	Temporary	В	Bridging
139	Permanent	801	Permanent		
143	Permanent	804	Permanent		
151	Permanent	814	Permanent		
155	Permanent	820	Temporary		
157	Permanent	835	Permanent		
175	Permanent	836	Permanent		
176	Permanent	838	Permanent		
184	Permanent	855	Permanent		
186	Permanent	856	Permanent		
187	Permanent	857	Permanent		

Expatriates

Expatriate borrowers are defined as one of the following:

An Australian Citizen that does not reside in Australia, a Permanent or Temporary Resident of Australia with an Acceptable Visa or a New Zealand Citizen that does not reside in Australia or New Zealand