

DCBC Non Resident



Non-resident loan for Australian Property

Key Features

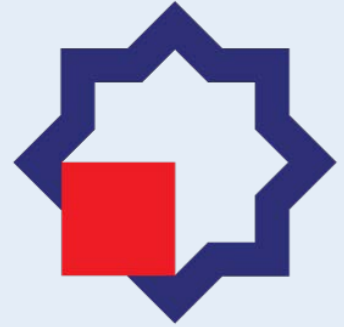
Variable rate from

7.98% p.a.

Comparison rate from

8.56% 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 \$500,000 (Non Metro) AUD \$2,000,000 maximum exposure to single borrower		
Variable Interest Rate^[2]	Client LVR	New Variable Interest Rate	
	LVR < 60%	7.98% p.a.	
	LVR ≥ 65% to < 70%	7.98% p.a.	
	LVR ≥ 70% to < 75%	7.98% p.a.	
Alt Doc Premium	0.00% p.a loading under 65% Lvr 0.00% p.a loading over 65% Lvr		
Fixed Rate Premium^[3]	Year	Fixed Rate Premium	
	1 year	Price on application	
	2 year	Price on application	
	3 year	Price on application	
Interest Only Premium	0.30% p.a loading to the applicable rate		
Large Loan Premium	0.30% p.a loading to the applicable rate with loan amounts greater than \$1,000,000		
Loan Term	Up to 25 years (Max. 5 years Interest Only)		
Security Size Requirements	<45 sqm	45 – 50 sqm	>50 sqm
	max 50% LVR	max 60% LVR	max 75% LVR
Borrower Type	Salaried Employee and Self Employed		
Repayment Type	Monthly Repayments		
Security	1st Mortgage Property Security		

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Legal Fee	\$400 plus disbursements
	Risk Fee ^[6]	0.50% for loans less than 65% LVR 1.00% for loans 65% to 70% LVR 1.50% for loans above 70%
Annual	Annual Package Fee	\$499 ^[7]
On Final Repayment of Loan	Mortgage Discharge Fee	\$895

Document Checklist

Salary and Wage Earners (PAYG)

- Last 3 months personal bank account statements showing regular salary credits; and
- Employment agreement or letter from Employer; or
- Last 3 months salary slips for regular income.

Self Employed

- Last 6 months personal bank account statements showing distributions, dividends or other credits from the business (business bank statements may be required if credits are irregular or insufficient); and
- Two years business financials; or
- Accountant certificate.

All Applicants

- Completed BC Securities Application Form;
- Identification:
 - a. Copy of Passport, and
 - b. Copy of one other Photo ID
 - i. Country Identification Card; or
 - ii. Driver's Licence.
- Personal Credit Check Report issued by relevant jurisdiction^[8]

For all languages other than Chinese, Vietnamese, Bahasa Indonesia and Bahasa Malaysia, documents must be translated by a qualified NAATI Translator.

- Evidence of assets where income is assessed for serviceability, including:
 - i. Property Ownership;
 - ii. Share/Investment Certificates/Statements;
 - iii. Rental Statements.
- Purchase:
 - i. Evidence of funds to complete the property purchase; and
 - ii. Contract of sale.
- 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 a 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.

^[5] Includes one valuation up to AUD \$440. Where valuation exceeds this cost, the difference is payable by the client at settlement.

^[6] The Risk Fee is a one-off, non-refundable fee paid at settlement and can be capitalised as part of the loan up to a maximum LVR of 75%.

^[7] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

^[8] 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.

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